

or requirement, or any other instrument or thing which may be required by any lending agency or governmental agency in connection with any sale or mortgage of any such real estate;

9. To defend and to assert my rights in my name in any action which may be brought in which I may be a defendant in connection with any real estate which I may own or in which I may have any interest, or any contract, option, bond for title, collateral certificates of deposit, or any other instrument or act relating thereto;

10. To engage, employ, and dismiss any persons or agents in and about the performance of these presents as he shall think advisable;

11. And generally to do any and all other acts, things, and matters whatsoever in connection with or in furtherance of the powers herein granted unto him, as fully and effectually for all intents and purposes as I could do if personally present.

And I, the said SHIRLEY A. ROTHSCHILD, do hereby ratify and confirm and promise at all times hereafter to ratify and confirm any and all things which the said DAVID I. HOROWITZ shall lawfully do or cause to be done in and about the premises by virtue of these presents, including anything which shall be done between the revocation of these presents by my death or in any other manner and notice of such revocation reaching him, and I do hereby declare that, as against me and all other persons claiming under me, everything which the said DAVID I. HOROWITZ shall do or cause to be done in pursuance hereof after such revocation shall be valid and effectual in favor of any person claiming the benefit thereof, who, before