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(9). To withdraw any money that I now or hereafter may have on deposit to my credit with any bank or banker and, for that purpose, to draw, sign, and issue checks against any and all such banks or bankers.

(10). To assign, transfer, redeem, convert into cash, and withdraw any account, credit, or share in my name in any Building and Loan Association or Savings and Loan Association and, for that purpose, to sign and execute any and all assignments, transfers, and other papers requisite or incident thereto.

(11). To vote in person or by proxy all shares of stock in any corporation in which I shall have shares at the meetings of stockholders thereof and otherwise to act as my attorney or proxy in respect to all such stocks, shares, or other interests now or hereafter held by me in any and all such corporations on any and all matters and questions that may come before any such meeting and, for that purpose, to appoint proxies and sign and execute powers and other instruments.

(12). To borrow any sum or sums of money on such terms and with such security, whether real or personal property, as he shall think fit, and, for that purpose, to execute all notes, bonds, mortgages, pledges, and other instruments that may be necessary or proper and to extend the time of any note or other obligation that I may or shall owe.

(13). To prepare, make, sign, verify, and file any and all tax returns, including income tax returns, that should be prepared, made, signed, verified, or filed and to act for and represent me in all matters connected therewith or arising therefrom.

(14). To sign, seal, execute, and deliver any and all contracts, agreements, deeds, and other instruments whatsoever, and acknowledge the same, and to make, draw, sign, endorse, accept, discount, and otherwise deal with, checks, notes, bills, drafts, and other commercial and mercantile paper, in execution of any and all powers hereby conferred.

(15). To do in general and without exception, limitation, qualification or restriction any and all other deeds, acts, and things whatsoever in or about my Estate, property, and affairs and to concur with any other person or persons jointly interested with me therein in doing any and all such deeds, acts, and things as he in his sole and uncontrolled discretion shall deem advisable and as fully and as effectually to all intents and purposes as I, myself, in my own proper person could personally do.

(16). To appoint and remove at pleasure any substitute for or agent under him in respect of all or any of the matters and things aforesaid upon such terms as he shall think fit.

(17). To control, direct, and manage my affairs and all matters relating thereto as he in his sole and uncontrolled discretion shall deem to be for my best interest.

(18). And I, the said J. H. Saylor, do hereby ratify and confirm and promise at all times to ratify and confirm all and singular whatsoever my said attorney shall do or cause to be done in or about the premises by virtue of these presents.

IN WITNESS WHEREOF, I have hereunto set my Hand and Seal this 12TH day of MAY, A. D., 1970.

Signed, sealed and delivered
in the presence of:

Lucille P. Pinion

Mary C. Saylor

J. H. Saylor (SEAL)

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