

10. To transfer, convert, endorse, sell, assign, set over and deliver any and all shares of stock, bonds, debentures, notes, subscriptions, warranties, stock purchase warranties, evidence of indebtedness or other securities now or hereafter standing in my name or owned by me and to make, execute and deliver any an all written instruments of assignments and transfers necessary or proper to effectuate the authority hereby conferred.

11. To withdraw any or all monies which may be on deposit in my name or payable to my account at any bank or Savings and Loan Association, whether such account is in the form of a checking account, passbook account, certificate of deposit or otherwise, and for that purpose to draw checks in my name and to sign any and all other documents that may be necessary or desirable for the withdrawal of such monies.

12. For me and in my name and from my funds to pay all amounts due from me for taxes and insurance on my real and personal property, all amounts due on account of repairs and improvements to my real and personal property and all amounts due on account of housing, dothing, food, medical care and all other necessities for maintaining my health and life.

13. Should the net income from my real and personal property be insufficient to pay for the necessities necessary to maintain my life and health, then I direct and empower my attorney to expend principal in order to provide these necessities to me.

14. In general to do all other acts, deeds, matters and things whatsoever in or about my estate, property and affairs, either particularly or generally described herein, as fully and effectually to all intents and purposes as I could do in my own person if personally present.

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