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checks or to make withdrawals in my name; to make, do, execute, acknowledge and deliver, for and upon my behalf and in my name, all such checks, notes, contracts, agreements, endorsements, consents, waivers, proxies, releases, undertakings, receipts, acknowledgements, deeds, leases, mortgages, bills of sale, and all other documents or instruments in writing of every kind and nature which, in her judgment, may be appropriate or desirable in the conduct of my affairs or the management of my property.

FURTHER, I do authorize my said Attorney-in-Fact to perform all acts appropriate or incident to the execution of the aforesaid powers and authorizations, and generally to do any and all acts and things on my behalf and in my name in connection with any matter or thing pertaining or belonging to me, with the same validity and effect and as fully as they could be effected or done by me if I were personally present.

The powers herein conferred may be exercised by my said Attorney alone, and her signature or act in my behalf may be accepted by third persons as fully authorized by me, and with the same force and effect as if done under my hand and seal and as if I were present in person and acting in my own behalf.

And I do hereby ratify and confirm each and every act and thing which my Attorney-in-Fact shall and may do by virtue hereof.

This power of attorney shall remain in full force and effect until revoked by me by endorsement upon the original hereof and by a record of such revocation upon the face of the record of this instrument in the Office of the Clerk of Court or the Office of the Register of Mesne Conveyance of the county where said instrument is recorded.

This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing his own estate.

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