

6. To borrow any sum or sums of money on such terms and with such security, whether real or personal property, as our attorney may think fit or in our best interests, and for that purpose to execute all promissory notes, bonds, mortgages and any other instrument or instruments, of any kind and nature whatsoever, which she may deem necessary and proper.

7. To vote in person or by proxy any stock owned by one or both of us at any and all stockholders' meetings, and to execute powers of attorney authorizing another to vote by proxy.

8. To participate in any plan for the refunding or readjustment of any bonds or other securities, or for the enforcement of any obligation by foreclosure or otherwise, or in any corporate consolidations or reorganizations, which may affect any of the property which one or both of us own, or in any plan or proceedings therefor, for the protection of the holders of such securities, and to exercise and enforce or sell any rights which may be offered or become available in any such matters, as she may deem advisable.

9. To make such improvements, additions, alterations or repairs to any real estate which one or both of us may own, or which our attorney may acquire, as may, in her judgment, be necessary or for our best interest.

10. To engage, employ and dismiss any agents, servants or other persons as our attorney may think fit.

*SWH*

0189

7328 RV 21