compromise, settlement, and adjustment, of all accounts, demands, debts, taxes, and obligations which may be now or hereafter be due, owing or payable by me or to me on account of or arising out of said real estate; the procurement, ejectment, and removal of tenants from such real estate and the protection, preservation, insurance, repair, rebuilding, or other improvement of any real estate so purchased by my said attorney in fact on my behalf.

3. My said attorney in fact is authorized and empowered to borrow money on my behalf (repayment of which my said husband, Joseph Leonard Kennedy, may be jointly and severally liable); for the purchase of real estate on my behalf, and to execute any and all promissory notes, mortgages (to include UCC security interests on personal property that may be required), loan agreements, disclosure papers and any and all instruments and/or documents that may be necessary to consummate loans on my behalf for the purchase of real estate on my behalf, to include, but not be limited to, the following documents:

a. Promissory Notes.

b. Real Estate Mortgages,

c. HUD Form 1 Settlement Statements.

d. Truth in Lending Disclosure forms.

e. Acknowledgment of Receipt of Right of Rescission forms.

f. Title Insurance Affidavits regarding improvements on real estate.

g. Commitment letters.

h. Uniform Commercial Code Security Agreements.

i. Loan Commitment forms.

j. Loan Application forms.

4. It is my express intention that this Special Power of Attorney shall grant to my said attorney in fact all power and authority to perform all acts necessary for the negotiation of loans on my behalf to finance the purchase of real estate on my behalf and all acts necessary for the execution of the within power. It is my express intention that no limitation be placed on the amount of money that my attorney in fact may borrow on my behalf.

5. It is my express intention that my attorney in fact shall have the power and authority to negotiate and deposit or with-