

attorney-in-fact shall be authorized in all events to retain any property owned by me without regard to any requirement of diversification otherwise imposed by law or government regulation, and shall not be liable for any loss or decrease in the value of any such property while retained by my attorney-in-fact.

5. **Investment of Assets:** To invest and reinvest without restriction any of my money or other property of whatever kind coming into the possession of my attorney-in-fact, whether income or principal, including the purchase of United States Treasury Bonds of any type, and specifically the purchase of United States Treasury Bonds which are of the type eligible for redemption at par in payment of United States Estate Tax, in such a manner as may be deemed fit and proper in the discretion of my attorney-in-fact.

6. **Loans:** To borrow money in my behalf and in my name if my attorney-in-fact deems the same to be advisable, to give notes or other evidence of debt therefor at such rate or rates of interest as shall be deemed advisable, and to pledge, mortgage, or otherwise encumber as security therefor any of my property of any kind, real, personal, or mixed, all in the discretion of my attorney-in-fact.

7. **Taxes:** To make and file, either in person or in writing or both, all tax returns of whatever kind required of me, including federal, state, county, and municipal tax returns, and to sign and acknowledge upon oath any and all such tax returns and, generally, to represent me personally or through attorneys with respect to any matter before the Internal Revenue Service, the North Carolina Department of Revenue, any other taxing authority, or any court relative to taxes owed, allegedly owed, or paid by me or on my behalf.

8. **Agents:** To delegate duties and discretion hereunder to any person, firm or corporation, and to retain and pay for the services of any advisors, such as, but not limited to, attorneys at law, accountants, or investment counsellors.

9. **Execution of Documents:** To execute any and all deeds or other instruments or papers of whatever kind that may be useful or necessary to carry out any of the powers and authority granted in any portion of this Power of Attorney.

10. **After-Acquired Property:** The powers herein granted shall be deemed continuing and shall relate as fully to any property which I may hereafter acquire as to any property which I may now own, and the powers herein conferred may be exercised repeatedly.

11. **Statutory Powers:** In addition to (and not in substitution of) the powers hereinabove enumerated, I hereby give and grant to my attorney-in-fact all those powers set forth in North Carolina General Statute 32-27, which powers are hereby incorporated by reference thereto the same as if said powers were herein set forth verbatim.

12. **Management of Jointly-Held Property:** Notwithstanding anything in this instrument to the contrary, the following directions shall govern the actions of my attorney-in-fact concerning any and all property held by me together with any other person, whether as joint tenants with rights of survivorship, as tenants in common, as tenants by the entirety, or in any other similar arrangement: (a) take possession of and handle such property only with the written consent and agreement of the other owner or owners, or (b) to the extent that the other owner or owners fail or refuse to give their written consent and agreement, my attorney-in-fact shall take no action concerning the same.

- B. **PERSONAL MAINTENANCE AND CARE:** My attorney-in-fact may pay over to me or expend for my benefit income or principal to provide for my maintenance support, comfort, health, and welfare; and may pay income and principal to, or may expend the same for the benefit of, my spouse or any dependents for whose maintenance I am legally responsible, in order to make similar provision for my spouse or any such dependent; and may make contracts with respect to my care and upkeep, including the employment of nurses, physicians or any other person whose services are needed for my care and upkeep; and, also may make contracts with respect to my care and treatment at any hospital, nursing home or institution whose services are needed for my proper care, maintenance and treatment; and may purchase medicine, clothes, food and other supplies for my benefit; and, may allow members of my family to use my household furniture and furnishings and my other tangible personal property, or may store the same or may sell and dispose of the same; and may make contracts on my behalf with respect to any property owned by me. All of the above powers are to be exercised as determined in the absolute discretion of my attorney-in-fact.
- C. **RECORD KEEPING:** During my lifetime, my attorney-in-fact shall not be required to make or file any inventories, appraisals, accounts, or