

institution, in my name or in my said attorney's name or in both names jointly, either with or without right of survivorship;

6. To contract loans and to borrow any sums of money in my name and upon such terms as my said attorney shall see fit, and to pledge or give as security therefor any or all of my said property;

7. To institute, prosecute, defend, compromise, arbitrate, and dispose of legal, equitable, or administrative hearings, actions, suits, attachments, arrests, distresses or other proceedings, or otherwise engage in litigation in connection with the premises;

8. To act as my attorney or proxy in respect to any stocks, shares, bonds or other investments, rights or interests, I may now or hereafter hold;

9. To engage and dismiss agents, counsel and employees and to appoint and remove at pleasure any substitute for, or agent of my said attorney, in respect to all or any of the matters or things herein mentioned and upon such terms as my attorney shall think fit;

10. To receive, indorse, and collect checks payable to the order of the undersigned;

11. To prepare, execute and file income or other tax returns whether Federal or State, and other governmental reports, applications, requests and documents, whether individual or joint;

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