

6. INSURANCE TRANSACTIONS: (a) To take out, pay the premiums on, modify, rescind, terminate, or execute any rights, privileges, or options of any contract of life, accident, health, disability, liability, property or other insurance presently owned by me or by any person on my behalf, or hereafter acquired.

(b) To procure new, different, or additional contracts of insurance on my life, or with respect to protecting me or my property from ill health, disability, accident, liability or loss.

(c) To apply for, and receive, any loan on the security of any contract of insurance, to surrender and receive the cash surrender value, to exercise of obtain any money, dividend, or other thing of value to which I am or to which I become entitled as the proceeds or other return or profit arising out of transactions herein enumerated.

7 REPRESENTATION AND EMPLOYMENT OF ASSISTANCE: (a) On my behalf and in my name or the name of my Attorney, to institute, prosecute, appear in, defend, compromise, arbitrate, settle, or dispose of any legal, equitable or administrative hearings, actions, suits, attachments, claims or other proceeding to which I am or may become a party of in which I have any interest.

(b) To hire, engage, employ and appoint agents, accountants, employees and counsel upon such terms and conditions and at such compensation as my said Attorney-in-Fact shall deem proper in the exercise of the powers herein granted; to dismiss and remove at pleasure any such agent, employees and counsel, as well as any agents, employees and counsel heretofore or hereafter employed by me or in my behalf.

8. MISCELLANEOUS: (a) To sign, seal, acknowledge and deliver any instrument necessary to accomplish any of the powers herein granted.

(b) To modify, reform, re-negotiate or rescind any contract or obligation heretofore or hereafter made by me or in my behalf.

(c) With regard to personal and physical wellbeing, I authorize and empower my said Attorney-in-Fact to sign admission or consent documents pertaining to my hospitalization, treatment or medical care and I hereby state my preference that no extraordinary nor heroic medical means or procedures be employed to unnecessarily prolong my life if no reasonable hope of recovery exists.

GENERAL PROVISIONS

(a) All business transacted hereunder for me or for my account shall be transacted in my name, and all endorsements and instruments executed by my Attorney-in Fact for the purpose of carrying out any of the foregoing powers, shall contain my name, followed by that of my Attorney in-Fact and the designation, "Attorney-in-Fact."

(b) This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, rights, acts of powers herein is not intended to, nor does it limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted as to said Attorney-in Fact.

Mark
Mittie B. Waddell

William N. ...
William ...
John ...

Witness

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