

MAIL TO: SARAH M. O'TOOLE
672 S. PEACE HAVEN ROAD
WINSTON-SALEM, NC 27103

NORTH CAROLINA)

FORSYTH COUNTY)

24 POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, SARAH M. O'TOOLE, have made, constituted and appointed and by these presents do make, constitute and appoint, SARAH R. DIXON my true and lawful attorney-in-fact, for me and in my name, place and stead and on my behalf, to do and perform for me anything of any character which I might do or perform for myself if personally present and acting.

Without in any way diminishing the broad general powers just conferred, which are believed and intended to include all of the following which I intend to be construed in the broadest possible manner, as well as other acts not mentioned, I do specifically authorize my attorney-in-fact, in my name and on my behalf:

(1) To make claim for, execute proofs of claim and otherwise take all steps necessary to collect any insurance to which I am entitled, particularly any health, accident, disability or hospital insurance, and in connection therewith to give receipts and, where deemed proper, to give releases and other acquittances.

(2) To assert, defend, compromise, institute, prosecute, acquire, or dispose of or otherwise deal with any claim, either alone or in conjunction with other persons, relating to myself or any property in which I have an interest.

To appear for me in any proceedings at law or in equity or before any tribunal for the enforcement of or for the defense to any matter in which I am a party, and to retain legal counsel and to authorize the appearance of such counsel to be entered in my behalf in any such proceedings.

(3) To sell or lease real estate or personal property, tangible and intangible, including automobiles, stocks, bonds or other evidences of ownership or debt in which I have or may hereafter have any interest whatever, and to endorse, sign or assign said stock certificates or bonds or other instruments in connection therewith.

(4) To vote while at all times exercising his/her absolute discretion, in person or by proxy at corporate or other meeting and to effect, participate in, consent, or object to any reorganization, merger, voting trust, or other action affecting any securities which I now or may hereafter own.

(5) To manage, operate, protect and conserve all securities, properties, interests and investments owned by me; to collect, hold or pay out, or otherwise deal with the income therefrom or the principal thereof; and to make investments for me without any restriction whatsoever as to

the kind of investment.

(6) To endorse negotiable instruments of any character made payable to me and to cash the same or deposit to my account or otherwise utilize the proceeds at the absolute discretion of my attorney-in-fact.

(7) To purchase or otherwise acquire any note, bond, or mortgage, to assign, transfer, modify, extend or satisfy any such instrument now or hereafter held by me or in which I have any interest upon such terms as my attorney-in-fact shall deem proper in his absolute discretion.

(8) To make deposits to and to draw checks upon any checking account or savings account in any bank wherein I maintain an account, whether in my name or jointly with another, and in general to deal with the said bank accounts to the same extent that I might do if personally present and acting.

(9) To execute deeds, leases, deeds of trust and other instruments conveying or encumbering real or personal property, and generally to deal with such property as fully as I might if personally present and acting.

(10) To collect all sums due me from any sources, particularly any sums which are now due or may become due from the Government of the United States or any branch thereof, and to execute such instruments, endorsements or signatures thereto in my name as may be requisite or proper to facilitate the collection thereof.

(11) To prepare and file any income tax returns, intangible tax returns, or tax returns of any other character and, as my agent, to sign and affirm such returns, my attorney-in-fact being fully informed as to all facts necessary to make such returns.

(12) To enter any safe deposit box standing in my name or to which I have the right of access and to deal with the contents thereof at the absolute discretion of my attorney-in-fact.

(13) To make contracts on my behalf with respect to any property owned by me and with respect to my care and upkeep, including the employment of a nurse or nurses, physicians or any other person whose services should be needed for my care and upkeep.

(14) To make any contracts with respect to my care and treatment at any hospital, nursing home or institution whose services are needed, in the opinion of my said attorney-in-fact, for my proper care, maintenance and treatment.

(15) To pay and settle any and all claims or debts which may be due and owing by me at any time.

(16) To enter into leases on any property owned by me or for any property to be leased by me, including an apartment, rooming accommodations or nursing home accommodations.

(17) To borrow in my behalf and in my name any funds needed by me and to pledge for the payment thereof any stocks, bonds or securities or other property owned by me.

(18) To purchase medicine, clothes, food or other supplies for my benefit.

And, in general the said SARAH R. DIXON, as my attorney-in-fact, is given full power and authority to do every act whatsoever requisite or necessary for my upkeep, care and maintenance and for the management of any property owned by me, as fully as I might or could do if personally present. I hereby ratify and confirm all that the said SARAH R. DIXON, as my attorney-in-fact shall lawfully do or cause to be done, it being my intent and purpose to confer upon my said attorney-in-fact the broadest possible powers to be used and exercised in his/her absolute discretion for my use and benefit.

The powers granted my attorney-in-fact shall be deemed continuing and relate as fully to any property which I may hereafter acquire as to any property which I may own, and the powers herein conferred may be exercised repeatedly.

This Power of Attorney is executed pursuant to the General Statutes of North Carolina, Chapter 32A. It is my intention that this Power of Attorney shall continue in effect notwithstanding my incapacity or incompetence.

IN WITNESS WHEREOF, I have executed the foregoing Power of Attorney this the 25th day of March, 1986.

Sarah M. O'Toole (SEAL)
Sarah M. O'Toole

NORTH CAROLINA)
)
FORSYTH COUNTY)

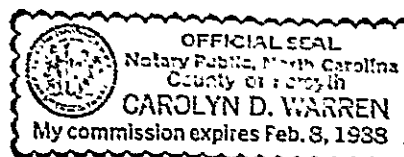
I, Carolyn D. Warren, a Notary Public in and for said county and state, do hereby certify that SARAH M. O'TOOLE personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and notarial seal, this the 25 day of March, 1986.

Carolyn D. Warren
Notary Public

My commission expires:

February 8, 1988



STATE OF NORTH CAROLINA—Forsyth County

The foregoing (or annexed) certificate of Carolyn D. Warner N.P.
(here give name and official title of the officer signing the certificate, passed upon)

Forsyth Co. N.C.

is (are) certified to be correct. This the 25th day of March 19 86.

PRESENTED FOR
REGISTRATION
AND RECORDED E. Speas, Register of Deeds

Probate and Filing Fee \$ 9.50 paid. Mar 25 11 20 AM '86 Jesse Golden Deputy-~~Register~~

L.E. SPEAS
REGISTER OF DEEDS
FORSYTH CO. N.C.

BOOK 1533 P 6414