

Original returned to & mail to:

CLARENCE L. JENKINS

644 BALFOUR RD

W-S. 27104

POWER OF ATTORNEY

PRESENTED FOR
RECORDING
AND RETURNED

NORTH CAROLINA)
FORSYTH COUNTY)

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KNOW ALL MEN BY THESE PRESENTS that I, JANICE VIRGINIA O'TOOLE (also known now and at different times as Janice Virginia McDeavitt, Janice Hiddeman McDeavitt, and Janice Hiddeman O'Toole, all one and the same person as the said JANICE VIRGINIA O'TOOLE) now residing at 652 Balfour Road, Winston-Salem, North Carolina 27104 (Social Security Number 196-28-0698) have made, constituted and appointed and by these presents do make, constitute and appoint my friend, Clarence Lee Jenkins, 644 Balfour Road, Winston-Salem, North Carolina 27104, my true and lawful attorney-in-fact, 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, as well as other acts not mentioned, I do specifically authorize my attorney-in-fact, in my name and on my behalf:

(1) Real Property Transactions: To lease, purchase, exchange, and acquire, and to agree, bargain, and contract for the lease, purchase, exchange, and acquisition of, and to accept, take, receive, and possess any interest in real property whatsoever, on such terms and conditions, and under such covenants, as said attorney-in-fact shall deem proper; and to maintain, repair, improve, manage, insure, rent, lease, sell, convey, subject to liens, mortgage, subject to deeds of trust, and in any way or manner deal with all or any part of any interest in real property whatsoever, that the principal owns at the time of execution or may thereafter acquire, for under such terms and conditions, and under such covenants, as said attorney-in-fact shall deem proper.

(2) Personal Property Transactions: To lease, purchase, exchange, and acquire, and to agree, bargain, and contract for the lease, purchase, exchange, and acquisition of, and to accept, take, receive, and possess any personal property whatsoever, tangible or intangible, or interest thereto, on such terms and conditions, and under such covenants, as said attorney-in-fact shall deem proper; and to maintain, repair, improve, manage, insure, rent, lease, sell, convey, subject to liens and mortgages, and hypothecate, and in any way or manner deal with all or any part of any personal property whatsoever, tangible or intangible, or any interest therein, that the principal owns at the time of execution or may thereafter acquire, under such terms and conditions, and under such covenants, as said attorney-in-fact shall deem proper.

(3) Bond, Share and Commodity Transactions: To request, ask, demand, sue for, recover, collect, receive, and hold and possess any bond, share, instrument of similar character, commodity interest or any instrument with respect thereto together with the interest, dividends, proceeds, or other distributions connected therewith, as now are, or

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thereafter acquire interest, to have, use, and take all lawful means and equitable and legal remedies, procedures, and writs in the name of the principal for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute, and deliver for the principal, all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same.

(4) Banking Transaction: To make, receive, sign, endorse, execute, acknowledge, deliver, and possess checks, drafts, bills of exchange, letters of credit, notes, stock certificates, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of, banks, savings and loan or other institutions or associations for the principal.

(5) Safe Deposits: To have free access at any time or times to any safe deposit box or vault to which the principal might have access as lessee or owner.

(6) Business Operating Transactions: To conduct, engage in, and transact any and all lawful business of whatever nature or kind for the principal.

(7) Insurance Transactions: To exercise or perform any act, power, duty, right or obligation whatsoever in regard to any contract of life, accident, health, disability or liability insurance or any combination of such insurance procured by or on behalf of the principal prior to execution; and to procure new, different or additional contracts of insurance for the principal and to designate the beneficiary of any such contract of insurance, provided, however, that the agent himself cannot be such beneficiary unless the agent is spouse, child, grandchild, parent, brother or sister of the principal.

(8) Estate Transactions: To request, ask, demand, sue for, recover, collect, receive, and hold and possess all legacies, bequests, devises, as are, owned by, or due, owing, payable, or belonging to, the principal at the time of execution or in which the principal may thereafter acquire interest, to have, use, and take all lawful means and equitable and legal remedies, procedures, and writs in the name of the principal for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute, and deliver for the principal, all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same.

(9) Personal Relationships and Affairs: To do all acts necessary for maintaining the customary standard of living of the principal, the spouse and children, and other dependents of the principal; to provide medical, dental and surgical care, hospitalization and custodial care for the principal, the spouse, and children, and other dependents of the principal; to continue whatever provision has been made and other dependents of the principal, with respect to automobiles, or other means of transportation; to continue whatever charge accounts have been operated by the principal, for the convenience of the principal, the spouse, and children, and other dependents of the principal, to open such new accounts as the attorney-in-fact shall think to be desirable

for the accomplishment of any of the purposes enumerated in this section, and to pay the items charges on such accounts by any person authorized or permitted by the principal or the attorney-in-fact to make such charges; to continue the discharge of any services or duties assumed by the principal, to any parent, relative or friend of the principal; to continue payments incidental to the membership or affiliation of the principal in any church, club, society, order or other organization, or to continue contributions thereto.

In the event the attorney-in-fact named pursuant to G.S. 32A-1 makes a decision regarding the health care of the principal that is contradictory to a decision made by a health care agent appointed pursuant to Article 3 of this Chapter, the decision of the health care agent shall over rule the decision of the attorney-in-fact.

(10) Social Security and Unemployment: To prepare, execute and file all social security, unemployment insurance and information returns required by the laws of the United States, or of any state or subdivision thereof, or of any foreign government.

(11) Benefits from Military Service: To execute vouchers in the name of the principal for any and all allowances and reimbursements payable by the United States, or subdivision thereof, to the principal, arising from or based upon military service and to receive, to endorse and to collect the proceeds of any check payable to the order of the principal drawn on the treasurer or other fiscal officer or depository of the United States or subdivision thereof; to take possession and to order the removal and shipment, of any property of the principal from any post, warehouse, depot, dock or other place of storage or safekeeping, either governmental or private, to execute and to deliver any release, voucher, receipt, bill of lading, shipping ticket, certificate or other instrument which the agent shall think to be desirable or necessary for such purpose; to prepare, to file and to prosecute the claim of the principal to any benefit or assistance, financial or otherwise, to which the principal is, or claims to be, entitled, under the provisions of any statute or regulation existing at the creation of the agency or thereafter enacted by the United States or by any state or by any subdivision thereof, or by any foreign government, which benefit or assistance arises from or is based upon military service performed prior to or after execution.

(12) Tax: To prepare, execute, verify and file in the name of the principal and on behalf of the principal any and all types of tax returns, amended returns, declaration of estimated tax, report, protest, application for correction of assessed valuation of real or other property, appeal, brief, claim for refund, or petition, including petition to the Tax Court of the United States, in connection with any tax imposed or proposed to be imposed by any government, or claimed, levied or assessed by any government, and to pay any such tax and to obtain any extension of time for any of the foregoing; to execute waivers or consents agreeing to a later determination and assessment of taxes than is provided by any statute of limitations; to execute waivers of restriction on the assessment and collection of deficiency in any tax; to execute closing agreements and all other documents, instruments

of restriction on the assessment and collection of deficiency in any tax; to execute closing agreements and all other documents, instruments and papers relating to any tax liability of any sort; to institute and carry on through counsel any proceeding in connection with determining or contesting any such tax or to recover any tax paid or to resist any levy thereof; and to enter into any agreements or stipulations for compromise or other adjustments or disposition of any tax.

(13) Employment of Agents: To employ agents such as legal counsel, accountants or other professional representation as may be appropriate and to grant such agents such powers of attorney or other appropriate authorization as may be required in connection with such representation or by the Internal Revenue Service or other governmental authority.

And in general, my attorney-in-fact is given full power and authority to do and to perform all and every act or thing whatsoever requisite or necessary to be done for my upkeep, care and maintenance, for the management of any property owned by me, as fully to all intents and purposes as I might or could do if personally present, and I hereby ratify and confirm all the said CLARENCE LEE JENKINS as my attorney-in-fact, shall lawfully do or cause to be done by virtue hereof, it being my intent and purpose to confer upon my said attorney-in-fact the broadest possible powers to be used and exercised in the discretion of my attorney-in-fact for my use and benefit.


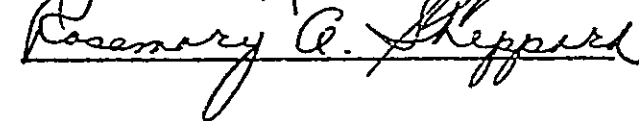
The powers herein granted shall be deemed continuing and relate as fully to any property which I may hereafter acquire as to any property which I may own, and the powers herein conferred may be exercised repeatedly.

This power of attorney is executed pursuant to the provisions of Article 2, Chapter 32A of the General Statutes of North Carolina; and it is my intention that this power of attorney shall not be affected by my subsequent incapacity or mental incompetence but shall nevertheless continue in full effect; and my attorney-in-fact shall keep full and accurate records of all transactions for me as my agent and of all my property and the disposition thereof, and shall render to me, if competent, or to my nearest living relative if I shall be incompetent or incapacitated, at least annually, inventories and accounts of all transactions of my attorney-in-fact done in my behalf; and to the extent that I am able to do so, I hereby relieve my attorney-in-fact of the responsibility and duty of filing any reports with any court.

IN WITNESS WHEREOF, I have executed the foregoing Power of Attorney this the 6th day of December, 1995.

 (SEAL)
JANICE VIRGINIA O'TOOLE

WITNESS:

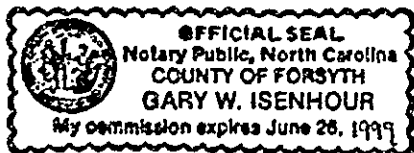
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NORTH CAROLINA)
FORSYTH COUNTY)

ACKNOWLEDGMENT

I, Gary W. Isenhour, a Notary Public of Forsyth County, North Carolina, do hereby certify that JANICE VIRGINIA O'TOOLE (also known now and at different times as Janice Virginia McDeavitt, Janice Hiddeman McDeavitt, and Janice Hiddeman O'Toole, all one and the same person as JANICE VIRGINIA O'TOOLE) personally appeared before me this day and acknowledged the due execution of the foregoing Power of Attorney.

WITNESS my hand and notarial seal or stamp, this the 6th
day of December, 1995.



Gary W. Isenhour
NOTARY PUBLIC

My commission expires:

June 26, 1999

TATE OF NORTH CAROLINA-Forsyth County

The foregoing (or annexed) certificate _____ of Gary W. Isenhour NP
(there give name and official title of the officer signing the certificate _____ passed upon)
Forsyth County NC
are) certified to be correct. This the 11 day of Dec 1995.

Date and Filing Fee \$ 16.00 paid

John Holleman, Register of Deeds

By Helda H. H. H. Deputy Assistant