

Mail to: Nafez M. Risheq
Will pick up

BK 2176 PG 3509

FORSYTH CO, NC 129 FEE: \$ 16.00
PRESENTED & RECORDED: 05/29/2001 11:57AM
DICKIE C. WOOD REGISTER OF DEEDS BY: BOLESP
BK2176 P3509 - P3513

P. Biles

NORTH CAROLINA)
FORSYTH COUNTY)

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that, I, **Manal Lufti-Risheq (a.k.a.: Manal Lufti El-Zaabalawi)** hereby make, constitute and appoint **Nafez (Neil) Mohd-Izzat Risheq** my true and lawful Attorney in Fact, for me and in my name, place and stead, to do and perform for me anything of any character which I might do or perform if I were personally present and acting. Without in any way diminishing the broad general power just conferred, which is believed and intended to included all of the following, as well as other powers not mentioned, I specifically grant my attorney-in-fact all the powers set forth in North Carolina General Statutes Section 32A-2 which are hereby incorporated by reference as they exist as of the date I execute this power and, in addition thereto, the following powers:

(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 I now own or may acquire, under such terms and conditions, and under such covenants, as my 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 I now own or may acquire, under such terms and conditions, and under such covenants, as my attorney-in-fact shall deem proper.

(3) Bond, Share, Stock, Securities 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 shall hereafter become owned by, or due, owing, payable, or belonging to me or in which the I may acquire interest, to have, use, and take all lawful means and equitable and legal remedies, procedures and writs in my name for collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute, and deliver for me, all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same.

(4) Banking Transactions- To make, receive, sign, endorse, execute, acknowledge, deliver and possess checks, drafts, bills of exchange, letters of credit, stock certificates, notes,

withdrawal receipts, and deposit instruments relating to accounts or deposits in, or certificates of deposit of, banks, savings and loan or other institutions for me.

(5) Safe Deposits- To have free access at any time or times to any safe deposit box or vault to which I 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 me.

(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 me or on my behalf; and to procure new, different or additional contracts of insurance me 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 my spouse, child, grandchild, parent, brother, or sister.

(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 me at the time of execution or in which I may acquire interest, to have, use, and take all lawful means and equitable and legal remedies, procedures, and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute, and deliver for me, 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 me, my spouse and children, and my other dependents; to provide medical, dental and surgical care, hospitalization and custodial care for me, my spouse and children, and my other dependents; to continue whatever provisions I have made, for myself, my spouse and children, and my other dependents, with respect to automobiles, or other means of transportation; to continue whatever charge accounts I have operated, for my convenience, my spouse and children, and my other dependents, to open such new accounts as my 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 charged on such accounts by any person authorized or permitted by me or my attorney-in-fact to make such charges; to continue the discharge of any duties or services I have assumed, to any parent, relative, or friend of mine; to continue payments incidental to my membership or affiliation 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 my health care that is contradictory to a decision made by a health care agent appointed pursuant to Article 3 of Chapter 32A of the General Statutes of the State of North Carolina, the decision of the health care agent shall overrule 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 my name for any and all allowances and reimbursements payable by the United States, or subdivision thereof, to me arising from or based upon military service and to receive, endorse and to collect the proceeds of any check payable to my order 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 of my property 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 any claim to any benefit or assistance, financial or otherwise, to which I am, or claim 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 Matters- To prepare, execute, verify and file in my name or on my behalf 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 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 claim for additional tax on any proposed assessment or levy thereof; and to enter 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.

(14) Gifts- To make gifts to such persons or institutions, in such amounts or proportions as my attorney-in-fact may deem appropriate; provided, however, the total value of gifts to any one done in any calendar year shall not exceed the amount specified for the federal gift tax annual exclusion.

This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, acts, rights, or powers herein does not limit or restrict, and it is not to be construed or interpreted as limiting or restricting the general powers herein granted to my Attorney in Fact.

Any authority granted to my Attorney in Fact herein shall be limited so as to prevent this Power of Attorney from causing my Attorney in Fact to be taxed on my income and from causing my estate to be subject to a general power of appointment by my Attorney in Fact, as that term is defined by the Internal Revenue Code.

I hereby ratify and confirm all that my Attorney in Fact, or successors, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers granted herein.

I hereby bind myself to indemnify my Attorney in Fact and any successor who shall so act against any and all claims, demands, losses, damages, actions and causes of actions, including expenses, costs and reasonable attorney's fees which my Attorney in Fact at any time may sustain or include in connection with carrying out the authority granted in the Power of Attorney.

I further provide that this Power of Attorney is executed pursuant to the provisions of North Carolina General Statute 32A-8, et seq. and is specifically intended to give to my Attorney in Fact, **Nafez (Neil) Mohd-Izzat Risheq**, the right to continue to act for me and in my stead, notwithstanding that I might, by reason of age and infirmity, be later adjudged incapable or incompetent to transact business, and I further direct that my said Attorney in Fact will not be required to file inventories, reports or any other papers with the Clerk of Superior Court or in any way to give an accounting of acts empowered hereunder, other than annual reports to myself, **Manal Lufti-Risheq (a.k.a.: Manal Lufti El-Zaabalawi)**.

If and in the event that this Power of Attorney is ever recorded in any county, then revocation of the powers herein given shall be revoked by recordation of an instrument so revoking said powers at all places this instrument is recorded.

The following is a specimen signature of the person to whom this POWER OF ATTORNEY is given:


Nafez (Neil) Mohd-Izzat Risheq

IN TESTIMONY WHEREOF, I **Manal Lufti-Risheq (a.k.a.: Manal Lufti El-Zaabalawi)**

have hereunto set my hand and seal to this and three other copies as duplicate originals of this Power of Attorney, this the 25 day of May, 2001.

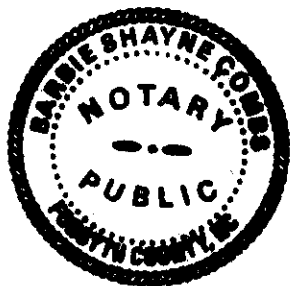

Manal Lufti-Risheq (a.k.a.: Manal Lufti El-Zaabalawi)

NORTH CAROLINA

FORSYTH COUNTY

I, Barbie Shayne Combs a Notary Public in and for said County and State, do hereby certify that **Manal Lufti-Risheq (a.k.a.: Manal Lufti El-Zaabalawi)** personally appeared before me this day and acknowledged the due execution of the foregoing Power of Attorney.

Witness my hand and notarial seal, this the 25th day of May, 2001.



Barbie Shayne Combs
Notary Public

My Commission Expires: 11-11-2005

STATE OF NC - FORSYTH CO

The foregoing certificate(s) of:

Barbie Shayne Combs NR(s)

is/are certified to be correct at the date of recordation shown on the first page thereof.

Dickie C. Wood, Register of Deeds by: P. Boles Deputy/Asst