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FORSYTH CO, NC FEE \$26.00 PRESENTED & RECORDED:

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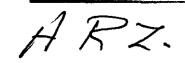
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Return to: Peebles Law Firm, PC, 102 S. Cherry Street, Winston-Salem, NC 27101

STATE OF NORTH CAROLINA)	DURABLE POWER OF ATTORNEY
COUNTY OF FORSYTH)	

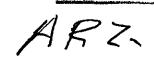
Know all men by these presents, that I, Angel Z. Ramirez, the undersigned, of Forsyth County, hereby make, constitute, and appoint Jose A. Isasi (with full power of substitution and revocation) my true and lawful attorney-in-fact for me and in my name, place, and stead to do and perform for me anything 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 include 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 32-27 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, 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, mortgages, 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, acquire, and agree to bargain, 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, mortgages, subject to deeds of trust, and hypothecate, and in any way or manner deal with all or any part of any real or 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 shall hereafter become, 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, acquaintances, 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, 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 by the principal, for the principal, the spouse, and children, 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 charged on such accounts by any person authorized or permitted by the principal of 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 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.
- 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 of 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 purposes; 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.

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- 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 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 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.
- 14. Make Gifts To make gifts to such persons or institutions, in such amounts or proportion, as it, in its sole discretion, may deem appropriate; provided, however, the total value of gifts to any one donee in any calendar year shall not exceed the amount specified for the Federal Gift Tax Annual Exclusion (including such additional amount of any Gift Tax Annual Exclusion attributable to the consent of my spouse under Section 2513 of the Internal Revenue Code).

I hereby ratify and confirm all that which Jose A. Isasi lawfully do or cause to be done by it by virtue of the powers herein conferred upon Jose A. Isasi, and I direct that during my lifetime that Jose A. Isasi shall not be required to make or give any inventories, appraisals, accounts or reports to any court or to give bond, but shall keep full and accurate records of all transactions for me as my attorney-in-fact and of all my property and the disposition thereof, and shall render to me, if competent, or to my spouse or oldest adult child or nearest living relative, if I shall be incompetent or incapacitated, at least annually, inventories and accounts of all such transactions. At my death an inventory and a final account of all such transactions shall be delivered to the personal representative of my estate together with all property of mine included in such final inventory.

As compensation for its services hereunder, my attorney-in-fact shall receive the commissions stipulated in its regularly adopted schedule of compensation in effect and applicable at the time of the performance of such services.

This power of attorney shall not be affected by my subsequent incapacity or mental incompetence and is executed pursuant to the provisions of Article 2 of Chapter 32A of the North Carolina General Statutes.

This the <u>30</u> day of <u>Diciember 2</u>	Angel Z. Ramirez
STATE OF NORTH CAROLINA) COUNTY OF FORSYTH)	
On this 30 day of December, 201 named Angel Z. Ramireto me known and know executed the foregoing instrument, and Angel Z. I same and, being duly sworn by me, made oath tha true.	Ramirez acknowledged that he executed the
YESSENIA BROOME NOTARY PUBLIC - NORTH CAROLINA FORSYTH COUNTY MY COMMISSION EXPIRES 09/07/2014	My Commission Expires: 09/07/2014
STATE OF NORTH CAROLINA – Forsyth Cour	nty
This foregoing (or annexed) certificate(s) of is (are) certified to be correct. This the day	
	By: Deputy-Assistant
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