

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That GAIL N. STERN, herein referred to as principal, has made, constituted and appointed, and by these presents does make, constitute and appoint MELVIN S. STERN as true and lawful attorney for said principal and in said principal's name, place and stead, and for said principal's use and benefit,

To execute and deliver all papers necessary for the closing of the purchase of property known as 6685, MINK HOLLOW RD, located in Howard County, Maryland, on behalf of the principal, including but not limited to:

- (1) A purchase money mortgage to Vermont Federal Savings and Loan Association in the amount of \$55,000.00 at an annual interest rate of 8 3/4%, payable in monthly installments on account of the principal and interest in the amount of \$432.69, for a period of 30 years;
- (2) Mortgage Loan Application;
- (3) Truth in Lending Statements;
- (4) Finder's Fee Affidavit; and
- (5) Settlement Sheet (Closing Statement),

to ask, demand, sue for, recover, collect and receive all such sums of money, debts, dues, accounts, legacies, bequests, interests, dividends, annuities and demands whatsoever, as are now or shall hereafter become due, owing, payable or belonging to said principal and have, use and take all lawful ways and means in said principal's name or otherwise for the recovery thereof, by attachments, arrests, distress or otherwise, and to compromise and agree for the same, and acquittances or other sufficient discharges for the same for said principal and in said principal's name, to make, seal and deliver, to bargain, contract, agree for, purchase, receive and take lands, tenements, hereditaments, and accept the seizing and possession of all lands, and all deeds and other assurances in the law therefor, and to lease, demise, bargain, sell, remise, release, convey, mortgage and hypothecate lands, tenements and hereditaments, upon such terms and conditions, and under such covenants as said attorney shall think fit. Also, to bargain and agree for, buy, sell, mortgage, hypothecate, and in any and every way and manner deal

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8.00

in and with goods, wares and merchandise, choses in action and other property in possession or in action, and to make, do and transact all and every kind of business, of what nature and kind soever, and also for said principal and in said principal's name, and as said principal's act and deed, to sign, seal, execute, deliver and acknowledge such deeds, leases and assignments of leases, covenants, indentures, receipts, evidences of debts, releases and satisfactions of mortgage, judgments and other debts, and such other instruments in writing of whatever kind or nature, as may be necessary or proper in the premises.

GIVING AND GRANTING unto said principal's said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as said principal might or could do if personally present, hereby ratifying and confirming all that said attorney shall lawfully do or cause to be done by virtue of these presents.

THIS Power of Attorney shall not be affected by the death or disability of the principal herein.

IN WITNESS WHEREOF, said principal has hereunto set said principal's hand and seal the 14 day of October, 1977.

Gail N. Stern

STATE OF Wash.)
County of Yakima) : ss

On this 14th day of Oct., 1977, personally appeared before me GAIL N. STERN, to be known to be the principal described in and who executed the within and foregoing instrument, and acknowledged that principal signed the same as said principal's free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal the day and year last above written.

John S. Jones
Notary Public in and for the State of
Wash., residing at sunnyvale

Mailed to: Security Title Guaranty Corp.
Balti Md

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REG'D. FOR RECORD NOV 9 1977 AM 10:00 CLK P M SAME DAY RECORDED & EX'D PER C. MERRITT PUMPHREY, CLK