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POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT I, the undersigned Ms GEORGIA NICOLAOU holder of USA passport 023216928, of Chicago U S of America do hereby nominate, constitute and appoint my husband TAKIS NICOLAOU of Chicago U S of America

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to be my true and lawful attorney with full power and authority to do for me in my name and on my behalf the following acts and things:

Without prejudice to the generality of the foregoing power and authority, I specifically enumerate hereinbelow some of the powers with which my said attorney is hereby vested:-

- a) To manage all my property in the U.S. of America movable or immovable with full power and authority.-
- b) To let on lease or tenancy agreement any property belonging to me for whatsoever rent, period, term or condition, and to terminate any agreement or eject any lease for whatever reasonable cause at his discretion.-
- c) To sell, purchase or exchange any property registered or hereafter to be registered, wherever situated, to, from or with whomsoever, and for whatsoever amount and condition.-
- d) To gift or accept gifts of whatever properties, to and from whomsoever not excluding his or her nearest relatives.-
- e) To borrow or lend money, mortgage or accept mortgages of whatever properties, registered or hereafter to be registered, wherever situated, to whatsoever person, Organization or Bank, and from whatsoever person, Organization or Bank and for whatsoever amount rate of interest, time or condition.-
- f) To cancel any mortgage either partly or wholly or to enforce sale of mortgaged properties and generally to collect money due and payable to me by way of bond mortgage or otherwise from whatsoever person, Organization or Authority, and give valid receipts and carry on all formalities required by Law in respect of such forced sales.-
- g) To effect any division or partition of immovable property or shares devolved by inheritance or otherwise among my co-owners and/or co-heirs and to give effective consents and signatures for the completions of such divisions or partitions; also to effect any compulsory division or partition through the Lands Office and proceed with all necessary formalities and give the necessary consents.-
- h) To take all legal steps for the registration in my name of any property or share by inheritance in my name or in the name of my co-heirs and to take possession thereof.-
- i) To pay and collect any amount due by or to me, to and from whomsoever and obtain and give valid receipts.-
- j) To institute, carry on, defend compromise, abandon or submit to judgement in any legal proceedings, to join in and submit to arbitration, to give security for costs, to pay money into Court and to obtain payment lodged in Court.-

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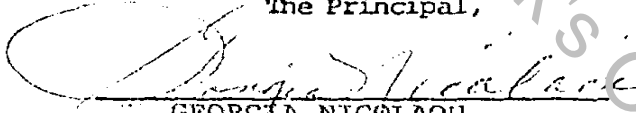
- k) To ask, demand, sue for and enforce payment of, and receive and give effectual receipts or discharges and indemnities for all monies, securities of money, property, debts, legacies, goods and chattles and personal estate of which I am now or I may be hereafter become possessed of, or entitled to, or which are now or may hereafter become due, payable or transferable to me by any person whomsoever, and to sign all documents, or instruments that may be required by any Authority or Court of Law, and to appear on my behalf before any Authority or Court of Law in U.S.America either as plaintiff or as defendant.-
- l) In case of administration of any estate in which I may be interested, to carry out all necessary formalities before the competent Court and to be appointed either as sole administrator or together with any other person, acting with full authority as if I were present and acted myself.-
- m) To open accounts with any Bank, deposit money in my name in current accounts or by way of fixed deposits, to withdraw any such or other money deposited in my name or belonging to me, issuing and signing effective receipts, to draw, sign and countersign for me and on my behalf any cheques for any sum of money.- To manage any account of which I am acting as TRUSTEE or as AGENT.-
- n) To establish any company or partnership and to represent me in any company or partnership in which I am or I may become, as shareholder and to act and vote for me and take decisions on anything, and to sign on my behalf any document of any such company or partnership at his absolute discretion as if I were present and acted, voted and signed myself.-
- o) To appear before any person or Authority such as Administrative, Judicial, Postal, Lands, Municipal or other, and submit and sign on my behalf any application, declaration, division, consent contract or other document of whatever nature, at his discretion.-

Generally to act in relation to my estate and effects in the U.S. of America as fully and effectually in all respects as I myself could do if personally present including the power to appoint and remove at pleasure advocates or other agents to do all or any of the matters aforesaid, at his discretion.

And I do hereby agree to allow ratify and confirm all whatsoever my said attorney shall lawfully do or cause to be done in the premises by virtue of these deeds as if personally done by me.


IN TESTIMONY WHEREOF I have hereunto set my hand and seal this 26th day of September, 1989.

The Principal,


GEORGIA NICOLAOU

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Signed this day in my presence by Ms GEORGIA NICOLAOU, holder of USA passport 023216928, of Chicago USA, who is personally known to me. In testimony whereof I have hereto set my hand and official seal this 26th day of September, 1989.


Ch S Savvides
Certifying Officer, Nicosia
15 Nicocles street, Cyprus

