

Durable (Financial) Power of Attorney

I. PARTIES. On **CREATION DATE**, I, **NAME OF PRINCIPAL**, of **PRINCIPAL'S STREET ADDRESS**, **PRINCIPAL'S CITY**, **PRINCIPAL'S STATE**, **PRINCIPAL'S ZIP CODE** designate authority to **NAME OF AGENT** of **AGENT'S STREET ADDRESS**, **AGENT'S CITY**, **AGENT'S STATE**, **AGENT'S ZIP CODE** my attorney-at-fact (Hereinafter known as "Attorney-at-fact") to act in my name, as initialed below, for my benefit, hereby revoking any and all previous financial powers of attorney.

II. EFFECTIVE DATE

Choose the applicable paragraph by affixing your initials before the statement

I grant my Attorney-at-fact the necessary power immediately upon the execution of this document. The powers will not be affected by any possible incapacity or disability that I may face in the future.

I grant my Attorney-at-fact the necessary powers only when my attending physician decides that my current state is no longer capable of making financial decisions.

III. POWERS OF ATTORNEY-IN-FACT. My Attorney-at-fact will make decisions to further my best interests and welfare, as a fiduciary. My Attorney-at-fact will have the following powers:

(Please put your initials and mark the checkbox next to items)

PRINCIPAL'S INITIALS

PRINCIPAL'S INITIALS: _____ **BANKING?**. - Able to deposit funds from financial institutions and to withdraw funds by check or to pay for goods, services, personal, and/or business transactions for my welfare. If necessary, my attorney-in-fact is authorized to execute banking documents that need to be signed.

PRINCIPAL'S INITIALS: _____ **SAFETY DEPOSIT BOX?**. To access any safety deposit boxes under my name, wherever located, to remove all or some contents of the box, and to relinquish the ownership of the safety box.

PRINCIPAL'S INITIALS: _____ **LENDING?**. - Able to make loans using my name, borrow money, individually or jointly; give promissory notes and other obligations; deposit or mortgage as collateral as security payment for all my securities, real estate, personal property, and whatever nature of the property owned by me or trusted in my benefit.

PRINCIPAL'S INITIALS: _____ **GOVERNMENT BENEFITS?**. - Apply and receive government-mandated benefits that I am eligible for or become eligible for, including but not limited to, Social Security, Medicare, or Medicaid.

PRINCIPAL'S INITIALS: _____ **RETIREMENT PLAN?**. - Contribute, select a payment option, roll-over, and receive benefits of any retirement plan or IRA to I own. However, my Attorney-at-fact does not have the power to change the beneficiary of my retirement plans or IRAs.

PRINCIPAL'S INITIALS: _____ **TAXES?**. - To complete and sign any local, state, and federal tax returns on my behalf, pay taxes and assessments due and receive credits and refunds owed to me and to sign any necessary tax agency documents.

PRINCIPAL'S INITIALS: _____ **INSURANCE?** - Purchase, pay premiums, and make claims on various insurances on my behalf, such as life, health, automobile, and homeowner's insurance. My Attorney-at-fact does not have the power to change my beneficiaries.

PRINCIPAL'S INITIALS: _____ **REAL ESTATE?** - Able to acquire, purchase, exchange, lease, grant options to sell, and sell certain real properties or interests on terms and conditions that my Attorney-at-fact deem proper.

PRINCIPAL'S INITIALS: _____ **PERSONAL PROPERTY?** - Able to acquire, purchase, exchange, lease, grant options to sell, and sell certain personal properties or interests on terms and conditions that my Attorney-at-fact deem proper.

PRINCIPAL'S INITIALS: _____ **MANAGEMENT OF PROPERTY.** - Maintain, repair, improve, manage, invest, lease, rent, encumber, and deal with any real and personal property, both tangible and intangible, for my benefit in conditions that my Attorney-at-fact deem proper.

PRINCIPAL'S INITIALS: _____ **GIFTS ?** - To make gifts, grants, or other transfers (including the forgiveness of indebtedness and the completion of any charitable pledges) without consideration, either directly or in trust to such person(s) (including my attorney-in-fact).

PRINCIPAL'S INITIALS: _____ **LEGAL ADVICE AND PROCEEDINGS?** - Acquire and pay for legal advice and to initiate or defend legal and administrative proceeding for my sake, including required actions against third parties who refuse, without cause, to honor this instrument.

IV. SPECIAL INSTRUCTIONS. Listed below are the additional special instructions limiting or extending the powers I grant to my Attorney-in-fact (Write “None” if there are no additional instructions necessary):

LIST OF SPECIAL INSTRUCTIONS

V. AUTHORITY OF ATTORNEY-IN-FACT. Any party dealing with my attorney-in-fact can trust and rely on the authority granted upon and does not need to look to the application of any proceeds not authority of the attorney-in-fact.

VI. LIABILITY OF ATTORNEY-IN-FACT. My Attorney-in-fact will not incur any liability to me as cited in this document except for a breach of fiduciary duty.

VII. REIMBURSEMENT OF ATTORNEY-IN-FACT. The attorney-in-fact is entitled to necessary reimbursement for reasonable expenses made in exercising the powers stated in this document. They are also entitled to reasonable compensation for their services.

VIII. AMENDMENT AND REVOCATION. I, the Principal, can change and revoke this power of attorney through a writing delivered to my attorney-at-fact. All changes or revocation is deemed ineffective as a third party until the third party is given notice.

IX. STATE LAW. This Power of Attorney is regulated and mandated by the laws of the State of STATE.

X. PHOTOCOPIES. Copies of this document can be relied on as though they are the original.

Principal's Signature: _____

Witness Acknowledgment Statement

We, the witnesses, hereby declare that the principal signed and executed this document in our presence.

Signature: _____

Signature: _____

Witness: _____

Witness: _____

Address: _____

Address: _____

Notary Statement

On this date _____, _____, the principal of this Power of Attorney appeared before me and proved to me through government-issued identification to be the same and one as the above-named person, in my presence executed the instrument and acknowledged that the execution was done freely.

Notary Public: _____

My commission expires: _____