

This General Durable Power of Attorney, which survives the incompetence and incapacity of the Principal (hence “durable”), empowers the person named as Attorney-in-Fact to undertake virtually all matter which the Principal is permitted to do in her/his own name (hence “general”). A power of attorney need not be general and may empower the Attorney-in-Fact do perform on a single enumerated action. Because of the potential ramifications of a Power of Attorney, it is advisable to discuss the matter with your attorney.

THIS POWER OF ATTORNEY AUTHORIZES THE PERSON NAMED BELOW AS MY ATTORNEY-IN-FACT TO DO ONE OR MORE OF THE FOLLOWING: TO SELL, LEASE, GRANT, ENCUMBER, RELEASE OR OTHERWISE CONVEY ANY INTEREST IN MY REAL PROPERTY AND TO EXECUTE DEED AND ALL OTHER INSTRUMENTS ON MY BEHALF, UNLESS THIS POWER OF ATTORNEY IS OTHERWISE LIMITED HEREIN TO SPECIFIC REAL PROPERTY

General Durable Power of Attorney

1. I, [name of principal], being of sound mind and body, hereby appoint an empower [my spouse, son, attorney, e.g.], [name of agent], as my true and lawful attorney-in-fact, to act for me and in my name and on my behalf to:

A. Collect, receive, and receipt for any and all sums of money or payments due or to become due to me.

B. Sue in my name and behalf for the recovery of any and all sums of money or payments due or to become due to me and to collect on any judgments recovered by me and execute satisfactions of the same.

C. Initiate, defend, continue, or settle suits on my behalf or to enforce the exercise of these powers granted to my attorney-in-fact.

D. Hire or discharge (with or without cause) employees including, but not limited to, physicians, nurses, attorneys, and domestics.

E. Deposit to or withdraw from, or draw checks or drafts upon, any and all savings or checking accounts, money market funds or any other type of account in my name; open any new such accounts in my name in any bank or financial institution or with any insurance or brokerage firm;

and endorse my name to any and all negotiable instruments.

F. Pay any and all bills, accounts, claims, charitable pledges, and demands now or hereafter payable by me.

G. Receive and endorse for deposit in any account any payments that I receive from any branch or department of the United States or other government, including, but not limited to, Social Security payments, Veteran's Administration payments or grants, Medicare or Medicaid payments, and tax refunds.

H. To represent me before any office of the Internal Revenue Service or any other federal or state agency; prepare and sign any tax return on my behalf; receive confidential information regarding tax matters for all periods, whether before or after the execution of this instrument; and to make any tax elections on my behalf.

I. Borrow money and to otherwise incur or guarantee indebtedness for which I will be liable, and to secure any such indebtedness by mortgage or other security interests encumbering my assets.

J. Act for me in any business or enterprise in which I am now or have been engaged or interested or with respect to any trust in which I have a beneficial interest.

K. Manage all assets and properties belonging to me or in which I have any interest, and to expend whatever funds my attorney-in-fact deems proper for the preservation, maintenance, or improvement of those assets or properties.

L. Compromise, arbitrate, or otherwise adjust claims in favor of or against me or any assets or entity in which I have an interest, and to agree to any rescission or modification of any contract or agreement.

M. Participate in any type of liquidation or reorganization of any enterprise.

N. Join with other persons with whom I own property as joint tenants with right of survivorship in any transaction regarding that property.

O. Vote and exercise all rights and options, or empower another to vote and exercise those rights and options, concerning any corporate stock, securities, or other assets; to enter into or approve agreements for merger, reorganization or equivalent transactions with respect to any company or enterprise; to delegate those rights to another agent; and to

enter into voting trusts and other agreements or subscriptions.

P. Exercise all rights and options, or empower another to exercise those rights and options, concerning sole proprietorships, general or limited partnerships, joint ventures, business trusts, land trusts, limited liability companies, and other domestic and foreign forms or organization.

Q. Buy, sell, exchange, lease, encumber, grant and convey options or any interest with respect to all real or personal property, and to negotiate for and enter into contracts, agreements, deeds, or any other instrument concerning real or personal property. Any such contract, agreement, or lease will be valid and binding for its full term even if it exceeds beyond my lifetime or the duration of this power of attorney,

R. To exercise all powers even though my attorney-in-fact may also be acting individually or on behalf of any other person or entity interested in the same matters.

S. Transact all business, make, execute, and acknowledge all contracts, orders, deeds bills of sale, assurances, promissory notes, mortgages, and other instruments of any nature which may be requisite or proper to effectuate any matter or things pertaining to or belonging to me.

T. Make gifts for estate planning purposes, including gifts to my attorney-in-fact; change the beneficiaries of any life insurance policies or other qualified or nonqualified benefit plans; create revocable or irrevocable trusts for the benefit of myself or of other persons; and consent to the creation or extension of trusts established by other persons for my benefit.

U. Buy United States Treasury Bonds redeemable at par in payment of estate taxes, and to purchase, sell or redeem United States Savings Bonds.

V. Employ and compensate any investment management service, financial institution, or similar organization to advise my attorney-in-fact and to handle all investments and to render all accountings of funds held on my behalf under custodial, agency or other agreements.

W. Enter into any safe deposit box for which I am a lessee and add or remove items.

X. Disclaim any property interest that I would otherwise receive.

Y. Demand, obtain, review, and release to others medical records or other documents protected by patient-physician privilege, attorney-client

privilege, or any similar privilege, including all records subject to, and protected by the Health Insurance Portability and Accountability Act of 1996, as amended ("HIPAA"). I designate my attorney-in-fact as my personal representative under HIPAA.

Z. File or process claims for any medical bills with all insurance companies through which I have coverage, including, but not limited to, Medicare and Medicaid and to receive Blue Cross/Blue Shield or any other insurer information obtained in the adjudication of any claim in regard to services furnished to me under Title 18 of the Social Security Act.

AA. Nominate on my behalf a person (including my attorney-in-fact) or entity to be appointed by a court of appropriate jurisdiction as guardian of my person or property, or both, or as custodian for my property during the pendency of any proceedings to determine my competency.

BB. Invest in assets, securities, or interests in securities of any nature, including (without limit) commodities, options, futures, precious metals, currencies, and in domestic and foreign markets or investment funds, including common trust funds; to trade on credit or margin accounts whether secured or unsecured); and to pledge assets for that purpose.

2. If at any time my attorney -in-fact ceases to serve as a result of death, written resignation, or by being adjudged incompetent by a court of competent jurisdiction, then in her/his [as the case may be] place and stead, I appoint [name of substitute attorney-in-fact] as my new attorney-in-fact. Any reference herein to "attorney-in-fact" shall be deemed to include not only my [spouse, son, attorney as set forth in Paragraph 1 above] but also her/his [as the case may be] successor at any time serving pursuant to this instrument, and all rights, powers, privileges and discretions herein granted to my [spouse, son, attorney as set forth in Paragraph 1 above] shall be deemed to be granted not only to her/his [as appropriate] but also to any successor named herein ant any time serving hereunder.

3. I further authorize my attorney-in-fact to take all other actions as may be necessary or appropriate for my personal well-being and the management of my affairs, as fully and effectively as if made or done by me personally.

4. Any third party to whom this power of attorney is presented may rely upon an affidavit by my attorney-in-fact stating, to the best of my attorney-in-fact's knowledge and belief, that this power has not been revoked and that I am then living and have not be adjudicated

incompetent. No third party relying on this power and that affidavit will be liable for any losses, damages, or claims caused by compliance with the action requested by my attorney-in-fact, unless that third party has actual knowledge of my death or the revocation of this power.

5. This durable general power of attorney will not be affected by any disability I may suffer. It is my specific intent that the power conferred on my attorney-in-fact will be exercisable from the date of this instrument, notwithstanding my later disability or incapacity, without regard to the lapse of time.

In witness whereof, I have executed this durable general power of attorney on _____, 2010.

Signed in the presence of:

_____ [signature line]
[Name]
Social Security No.

_____ [witness signature]
Print name:

Accepted:

_____ [signature of attorney-in fact]
[Name]

_____ [signature of substitute attorney in fact]
[Name]