

Durable Power of Attorney — State of New York

State of New York

DESIGNATION OF AGENT

I, _____ ("Principal"), of _____, reachable at _____ and _____, hereby appoint:

_____ ("Agent"), my _____, of _____, reachable at _____ and _____,

as my true and lawful attorney-in-fact, to act in my name, place, and stead in the manner set forth in this document.

SUCCESSOR AGENT

No successor agent has been named. If the Agent named above is unable or unwilling to serve, this Power of Attorney shall terminate as to any unexercised authority.

DURABILITY

THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY THE SUBSEQUENT DISABILITY OR INCAPACITY OF THE PRINCIPAL. This is a Durable Power of Attorney and shall remain in full force and effect notwithstanding the later incapacity or mental disability of the Principal.

EFFECTIVE DATE

This Power of Attorney shall become effective immediately upon execution by the Principal.

POWERS GRANTED

Agent shall have general authority to act on behalf of the Principal in financial and legal matters, including but not limited to: banking and financial transactions, contracts, tax matters, business operations, and legal claims. This POA does NOT include authority over real estate transactions. This POA does NOT include authority over banking and financial accounts.

GIFTS

Agent is NOT authorized to make gifts of the Principal's property or assets to any person, including Agent, unless separately and expressly authorized in writing by the Principal.

COMPENSATION

Agent shall serve without compensation, but shall be entitled to reimbursement for reasonable expenses incurred in carrying out their duties under this Power of Attorney.

TERMINATION

This Power of Attorney shall terminate upon the earliest of: (a) the Principal's death; (b) the Principal's revocation of this Power of Attorney in writing; (c) the Agent's resignation, death, or incapacity, if no successor agent is named or able to serve; or (d) if applicable, a date or event specifically stated elsewhere in this document.

AGENT'S DUTIES

When you accept the authority granted under this Power of Attorney, a special legal relationship is created between you and the principal. This relationship imposes on you legal responsibilities that continue until you resign or the Power of Attorney is terminated or revoked. You must: (1) act according to any instructions from the principal, or, where there are no instructions, in the principal's best interest; (2) avoid conflicts that would impair your ability to act in the principal's best interest; (3) keep the principal's property separate and distinct from any assets you own or control, unless otherwise permitted by law; (4) keep a record of all receipts, payments, and transactions conducted for the principal; and (5) disclose your identity as an agent whenever you act for the principal.

Failure to obey the instructions of the principal or act in the principal's best interest may make you liable to the principal, the principal's estate, or the heirs of the principal for any damages caused by your failure to act properly.

You may not use the principal's assets to benefit yourself or anyone else unless the Power of Attorney specifically provides for such gifts. If you have any questions about the agent's duties, you should seek legal advice.

GENERAL PROVISIONS

This Power of Attorney shall be governed by the laws of the State of New York.

Third parties may rely on this Power of Attorney and on a copy or electronic copy as they would on the original.

Principal may revoke this Power of Attorney at any time by providing written notice to the Agent and to any third parties relying on it.

AGENT'S ACCEPTANCE

AGENT'S ACCEPTANCE AND ACKNOWLEDGMENT: By signing below, _____ accepts

appointment as Agent and acknowledges the legal and fiduciary responsibilities of that role, including the duty to act in the Principal's best interest, to avoid conflicts of interest and self-dealing, to keep the Principal's property separate, and to maintain accurate records.

Agent Signature: _____ Date: _____

STATE-REQUIRED PROVISIONS

NEW YORK CAUTION TO THE PRINCIPAL (N.Y. GEN. OBLIG. LAW § 5-1513):

YOUR POWER OF ATTORNEY IS AN IMPORTANT DOCUMENT. AS THE "PRINCIPAL," YOU GIVE THE PERSON WHOM YOU CHOOSE (YOUR "AGENT") AUTHORITY TO SPEND YOUR MONEY AND SELL OR DISPOSE OF YOUR PROPERTY DURING YOUR LIFETIME WITHOUT TELLING YOU. YOU DO NOT LOSE YOUR AUTHORITY TO ACT EVEN THOUGH YOU HAVE GIVEN YOUR AGENT SIMILAR AUTHORITY. WHEN YOUR AGENT EXERCISES THIS AUTHORITY, HE OR SHE MUST ACT ACCORDING TO ANY INSTRUCTIONS YOU HAVE PROVIDED OR, WHERE THERE ARE NO SPECIFIC INSTRUCTIONS, IN YOUR BEST INTEREST. "IMPORTANT INFORMATION FOR THE AGENT" AT THE END OF THIS DOCUMENT DESCRIBES YOUR AGENT'S RESPONSIBILITIES. YOUR AGENT CAN ACT ON YOUR BEHALF ONLY AFTER SIGNING THE POWER OF ATTORNEY BEFORE A NOTARY PUBLIC. YOU CAN REQUEST INFORMATION FROM YOUR AGENT AT ANY TIME. IF YOU ARE REVOKING A PRIOR POWER OF ATTORNEY BY EXECUTING THIS POWER OF ATTORNEY, YOU SHOULD PROVIDE WRITTEN NOTICE OF THE REVOCATION TO YOUR PRIOR AGENT(S) AND TO THE FINANCIAL INSTITUTIONS WHERE YOUR ACCOUNTS ARE LOCATED. YOU CAN REVOKE OR TERMINATE YOUR POWER OF ATTORNEY AT ANY TIME FOR ANY REASON AS LONG AS YOU ARE OF SOUND MIND. IF YOU ARE NO LONGER OF SOUND MIND, A COURT CAN REMOVE AN AGENT FOR ACTING IMPROPERLY. YOUR AGENT CANNOT MAKE HEALTH CARE DECISIONS FOR YOU. YOU MAY EXECUTE A "HEALTH CARE PROXY" TO DO THIS. THE LAW GOVERNING POWERS OF ATTORNEY IS CONTAINED IN THE NEW YORK GENERAL OBLIGATIONS LAW, ARTICLE 5, TITLE 15. THIS LAW IS AVAILABLE AT A LAW LIBRARY, OR ONLINE THROUGH THE NEW YORK STATE SENATE OR ASSEMBLY WEBSITES, WWW.NYSENATE.GOV OR WWW.NYASSEMBLY.GOV. IF THERE IS ANYTHING ABOUT THIS DOCUMENT THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER OF YOUR OWN CHOOSING TO EXPLAIN IT TO YOU.

IMPORTANT INFORMATION FOR THE AGENT:

WHEN YOU ACCEPT THE AUTHORITY GRANTED UNDER THIS POWER OF ATTORNEY, A SPECIAL LEGAL RELATIONSHIP IS CREATED BETWEEN YOU AND THE PRINCIPAL. THIS RELATIONSHIP IMPOSES ON YOU LEGAL RESPONSIBILITIES THAT CONTINUE UNTIL YOU RESIGN OR THE POWER OF ATTORNEY IS TERMINATED OR REVOKED. YOU MUST:

- (1) ACT ACCORDING TO ANY INSTRUCTIONS FROM THE PRINCIPAL, OR, WHERE THERE ARE NO INSTRUCTIONS, IN THE PRINCIPAL'S BEST INTEREST;**
- (2) AVOID CONFLICTS THAT WOULD IMPAIR YOUR ABILITY TO ACT IN THE PRINCIPAL'S BEST INTEREST;**
- (3) KEEP THE PRINCIPAL'S PROPERTY SEPARATE AND DISTINCT FROM ANY ASSETS YOU OWN OR CONTROL, UNLESS OTHERWISE PERMITTED BY LAW;**
- (4) KEEP A RECORD OF ALL RECEIPTS, DISBURSEMENTS, AND TRANSACTIONS MADE ON BEHALF OF THE PRINCIPAL; AND**
- (5) DISCLOSE YOUR IDENTITY AS AN AGENT WHENEVER YOU ACT FOR THE PRINCIPAL BY WRITING OR PRINTING THE PRINCIPAL'S NAME AND SIGNING YOUR OWN NAME AS "AGENT" IN EITHER OF THE FOLLOWING MANNERS: (PRINCIPAL'S NAME) BY (YOUR SIGNATURE) AS AGENT, OR (YOUR SIGNATURE) AS AGENT FOR (PRINCIPAL'S NAME).**

YOU MAY NOT USE THE PRINCIPAL'S ASSETS TO BENEFIT YOURSELF OR ANYONE ELSE OR MAKE GIFTS TO YOURSELF OR ANYONE ELSE UNLESS THE PRINCIPAL HAS SPECIFICALLY GRANTED YOU THAT AUTHORITY IN THE POWER OF ATTORNEY OR IN A STATUTORY MAJOR GIFTS RIDER ATTACHED TO THE POWER OF ATTORNEY. IF YOU HAVE ANY QUESTIONS ABOUT THESE DUTIES, YOU SHOULD SEEK LEGAL ADVICE.

NEW YORK GENERAL OBLIGATIONS LAW § 5-1513 STATUTORY CAUTION: CAUTION TO THE PRINCIPAL: YOUR POWER OF ATTORNEY IS AN IMPORTANT DOCUMENT. AS THE "PRINCIPAL," YOU GIVE THE PERSON WHOM YOU CHOOSE (YOUR "AGENT") AUTHORITY TO SPEND YOUR MONEY AND SELL OR DISPOSE OF YOUR PROPERTY DURING YOUR LIFETIME WITHOUT TELLING YOU. EXECUTED BEFORE TWO ADULT WITNESSES AND ACKNOWLEDGED BEFORE A NOTARY PUBLIC UNDER N.Y. GENERAL OBLIGATIONS LAW § 5-1513.

SIGNATURES

Signature

Principal: _____

Date: _____

Signature

Agent: _____

Date: _____

WITNESS DECLARATIONS

The undersigned witnesses hereby declare under penalty of perjury that the principal signed this document in our presence.

Witness 1 Signature

Name: _____

Address: _____

Date: _____

Witness 2 Signature

Name: _____

Address: _____

Date: _____

NOTARY ACKNOWLEDGMENT

STATE OF NEW YORK

COUNTY OF _____

On this ____ day of _____, 20____, before me, the undersigned notary public, personally appeared the Principal/Testator, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that they executed the same for the purposes therein contained.

Notary Public Signature

My Commission Expires: _____

[Place Seal Here]