NOTICE

The purpose of this Power of Attorney is to give the person you designate (your agent) broad powers to handle your property, which may include powers to sell or otherwise dispose of any real property without advance notice to you or approval by you.

The Power of Attorney does not impose a duty on your agent to exercise granted powers, but when powers are exercised, your agent must use due care to act for your benefit and in accordance with this Power of Attorney.

Your agent may exercise the powers given throughout your lifetime, even after you become incapacitated, unless you expressly limit the duration of these powers or you revoke these powers or a court acting on your behalf terminates your agent s authority.

Your agent must keep your funds separate from your agent s funds.

A court can take away the powers of your agent if it finds your agent is not acting properly.

The powers and duties of an agent under a Power of Attorney are explained more fully in 20 Pa. C.S. ch. 56.

If there is anything about this form that you do not understand, you should ask a lawyer of your own choosing to explain it to you.

| I have read or had explained to me this Notice and I understand its contents. | | |
|--|--|--|
| Date: | | |
| Principal | | |
| Acknowledgment | | |
| I,, have read the attached power of attorney and am the person identified as the agent for the principal. I hereby acknowledge that in the absence of a specific provision to the contrary in the power of attorney or in 20 Pa. C.S. when I act as agent: | | |
| I shall exercise the powers for the benefit of the principal. | | |
| I shall keep the assets of the principal separate from my assets. | | |
| I shall exercise reasonable caution and prudence. | | |
| Date:Agent | | |

Durable Power of Attorney

| | KNOW ALL MEN BY THESE PRESENTS, that I,, | | |
|--------|---|--|--|
| of | constitute and appoint | | |
| | my true and lawful attorney, as successor, for me | | |
| and in | my name: | | |

- 1. **Bring Suit**. To demand, sue for, and recover all moneys and other property which may now or hereafter belong to me.
- 2. **Sell Real Estate.** To sell, exchange, mortgage, or pledge any or all of my real estate, which I now own, or any other real estate which I hereafter acquire, conveying title in fee simple, absolutely or for any less estate, and for such prices, and under such terms as my said attorney may deem meet, and without any liability on the purchaser or other payor to see to the application of the purchase or other moneys.
- 3. **Deeds and Leases.** To execute and acknowledge any deed, lease for any period of time or other writing requisite in connection with any power hereby granted.
- 4. **Negotiable Instruments.** To execute in my name and on my account in any capacity any negotiable instrument, bond, or other paper for the payment of money, to any amount which my attorney may deem expedient.
- 5. **Bank Accounts.** To draw upon or withdraw from any checking, saving fund account or cash management account in any banking institution in which I may have an account to the extent of the whole or any part thereof, or to open new accounts in my name or the name of my said attorney.
- 6. **Satisfy Mortgages and Judgments.** To enter satisfaction upon the record of any mortgage wherein I may be named as mortgagee, or which I may hold as assignee or in any other capacity, and upon the record of any judgment wherein I may be named as judgment creditor or be the plaintiff or have any other interest.
- 7. **Duty as Fiduciary.** To perform, exercise or renounce on my behalf any right, power, or duty vested in me as executor, administrator, trustee, or any other fiduciary capacity, whatever, including such powers as could be exercised by an attorney appointed by me under any Act of Assembly of the Commonwealth of Pennsylvania or the Legislature of Pennsylvania.
- 8. Safe Deposit Boxes. To have access to safe deposit boxes or open new ones for my benefit.
- 9. **Tax Returns.** To sign tax returns and to represent me if tax returns are audited, or hire professional help to do so.
- 10. **Trusts.** To fund a trust which I may have created as a standby trust or to add to a trust fund which I have already created or to create a trust for my benefit or to withdraw and receive the income or corpus of a trust for my benefit.
- 11. **Retirement Plans.** To make decisions concerning any retirement plan, including but not limited to IRA, Keogh, pension and profit sharing plans and others in which I have an interest.

- 12. **Insurance.** To borrow on life insurance policies, to stop paying premiums, to obtain new life insurance, to obtain or cancel other insurance policies, including but not limited to casualty and health insurance, or to transfer, assign, alienate or in any way deal with an insurance policy, for or on my behalf.
- 13. **Business.** To deal with business interests, including but not limited to the right to enter or modify partnerships or shareholder agreements and to take any action with regard to business interests that I could take.
- 14. **Gifts.** To continue a gift giving plan to my family if this should appear to be appropriate in the future or to complete or continue any charitable gifts and to make any other gifts for me or with my known or probably intent with respect to disposition of my estate.

15. Personal Care Decisions.

- (a) To pay salaries of employees, nurses and similar persons and file required tax returns.
- (b) To receive mail and cancel or continue credit card or charge accounts.
- (c) To nominate a person to serve as guardian or conservator should one be necessary despite the existence of the durable power of attorney.
- (d) To resign any position which I may hold, as for example, officer or director of a corporation, executor or trustee or any other elected or appointed office.
- (e) To make appropriate arrangements for spiritual and religious needs consistent with my beliefs.
- (f) To make contractual arrangements of any kind to provide for my care.
- (g) To make funeral arrangements in the event there are no close relatives to do so or no personal representatives appointed to do so.
- (h) To authorize my admission to a medical, nursing, residential or similar facility and enter agreements for my care.
- (i) To enter into arrangements and authorize medical and surgical procedures.
- (j) To grant releases to health care professionals or institutions for medical treatment.
- 16. **Elective Share.** To claim an elective share of the estate of my deceased spouse.
- 17. **Disclaimers.** To disclaim any interest in property.
- 18. **Appoint Successor.** To appoint a successor or successors.
- 19. **Substitute or Delegate.** To substitute or delegate one or more attorney or attorneys and to revoke any such substitution or delegation.
- 20. **Stocks and Bonds.** To transfer, sell, assign or deal with any stock certificates and registered bonds that may be registered in my name at any given time.

- 21. Valuable Papers. To take custody of valuable papers including wills, insurance policies, securities or accounts.
- 22. **Borrow Money.** To borrow money from any person, including corporate fiduciary and to mortgage or pledge any real or personal property.
- 23. **General.** And generally to do and perform all acts, transact all business, compromise and settle all disputes, institute, prosecute and defend all litigation, and execute and acknowledge all writings requisite or proper to effectuate all or any of the premises, or any other matter or thing appertaining or belonging to me, with the same powers, and to all intents and purposes with the same validity, as I could if personally present, the granting of any specific power herein being in explanation of and not in limitation of general power and the expression of any power being not in exclusion of any other, but the whole hereof being intended to vest in my said attorney all and every of the rights, privileges, and powers which I could exercise were I present; hereby ratifying and confirming whatsoever my said attorney shall and may do, by virtue hereof.
- 24. **Reimbursement.** My attorney shall be entitle to reimbursement for expenses incurred in acting pursuant.
- 25. **Durability.** This Power of Attorney shall not be revoked or otherwise effected by my illness or in the event I should become legally incompetent.

| IN WITNESS WHEREOF, I have hereunt | o set my hand seal this day of 2 . |
|---|---|
| Signed, Sealed and Deliveredin the Presence of: | (Seal) |
| Witness | |
| Subscribed, sworn to and acknowledged before m | e by |
| | the Principal, and subscribed and sworn |
| to before me by the witness thisday of 2 | · |
| Nota | rv Public |