

GENERAL POWER OF ATTORNEY

I, _____, residing at
_____, _____, (State) _____,
hereby appoint _____ of
_____, _____,
_____, _____, as my attorney-in-fact ("Agent") to exercise
the powers and discretions described below.

If the Agent is unable to serve for any reason, I appoint
_____, of _____,
_____, _____, _____, as my
alternate or successor Agent, as the case may be to serve with the same powers and
discretions.

I hereby revoke any and all general powers of attorney and special powers of attorney
that previously have been signed by me. However, the preceding sentence shall not have
the effect of revoking any powers of attorney that are directly related to my health care
that previously have been signed by me.

My Agent shall have full power and authority to act on my behalf. This power and
authority shall authorize my Agent to manage and conduct all of my affairs and to
exercise all of my legal rights and powers, including all rights and powers that I may
acquire in the future. My Agent's powers shall include, but not be limited to, the power
to:

1. Open, maintain or close bank accounts (including, but not limited to, checking
accounts, savings accounts, and certificates of deposit), brokerage accounts,
retirement plan accounts, and other similar accounts with financial institutions.
 - a. Conduct any business with any banking or financial institution with respect
to any of my accounts, including, but not limited to, making deposits and
withdrawals, negotiating or endorsing any checks or other instruments with
respect to any such accounts, obtaining bank statements, passbooks, drafts,
money orders, warrants, and certificates or vouchers payable to me by any
person, firm, corporation or political entity.
 - b. Perform any act necessary to deposit, negotiate, sell or transfer any note,
security, or draft of the United States of America, including U.S. Treasury
Securities.
 - c. Have access to any safe deposit box that I might own, including its contents.

2. Sell, exchange, buy, invest, or reinvest any assets or property owned by me. Such assets or property may include income producing or non-income producing assets and property.

4. Take any and all legal steps necessary to collect any amount or debt owed to me, or to settle any claim, whether made against me or asserted on my behalf against any other person or entity.

5. Enter into binding contracts on my behalf.

6. Exercise all stock rights on my behalf as my proxy, including all rights with respect to stocks, bonds, debentures, commodities, options or other investments.

7. Maintain and/or operate any business that I may own.

8. Employ professional and business assistance as may be appropriate, including attorneys, accountants, and real estate agents.

9. Sell, convey, lease, mortgage, manage, insure, improve, repair, or perform any other act with respect to any of my property (now owned or later acquired) including, but not limited to, real estate and real estate rights (including the right to remove tenants and to recover possession). This includes the right to sell or encumber any homestead that I now own or may own in the future.

10. Prepare, sign, and file documents with any governmental body or agency, including, but not limited to, authorization to:

a. Prepare, sign and file income and other tax returns with federal, state, local, and other governmental bodies.

b. Obtain information or documents from any government or its agencies, and represent me in all tax matters, including the authority to negotiate, compromise, or settle any matter with such government or agency.

c. Prepare applications, provide information, and perform any other act reasonably requested by any government or its agencies in connection with governmental benefits (including medical, military and social security benefits), and to appoint anyone, including my Agent, to act as my "Representative Payee" for the purpose of receiving Social Security benefits.

11. Make gifts from my assets to members of my family and to such other persons or charitable organizations with whom I have an established pattern of giving (or if it is appropriate to make such gifts for estate planning and/or tax purposes), to file state and federal gift tax returns, and to file a tax election to split gifts with my spouse, if

failure to act in good faith while acting under the authority of this Power of Attorney. A successor Agent shall not be liable for acts of a prior Agent.

No person who relies in good faith on the authority of my Agent under this instrument shall incur any liability to me, my estate or my personal representative. I authorize my Agent to indemnify and hold harmless any third party who accepts and acts under this document.

If any part of any provision of this instrument shall be invalid or unenforceable under applicable law, such part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provision or the remaining provisions of this instrument.

My Agent shall be entitled to reasonable compensation for any services provided as my Agent. My Agent shall be entitled to reimbursement of all reasonable expenses incurred as a result of carrying out any provision of this Power of Attorney.

My Agent shall provide an accounting for all funds handled and all acts performed as my Agent, but only if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective immediately, and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue effective until my death. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

Dated _____, _____, at _____,
(State)_____..

STATE OF _____, COUNTY OF _____, ss:

On _____ before me, _____,
personally appeared _____,

personally known to me

- OR -

proved to me on the basis of satisfactory evidence

to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same, and that by his/her signature on the instrument the person executed the instrument.

WITNESS my hand and official seal.

Signature of Notary

This document was prepared by:

Name: _____

Address: _____

_____, _____

() _____

Final Checklist for General Power of Attorney

_____ Date _____

Make It Legal

_____ The Power of Attorney must be signed by a principal who is mentally competent and the signature must be notarized. Notarization is required because it makes it harder for a third party to challenge the validity of the signature, and allows the document to be "recorded" for use with real estate transactions, if recording becomes necessary or advisable.

Copies

_____ The Agent designated in the document should be advised of the location of the original copy of the Power of Attorney document and given access to that original.

_____ You should retain a copy of the Power of Attorney document for your files.

When to Consult a Lawyer

* A Power of Attorney is not legally binding unless the Principal is mentally competent at the time of the signing. If there is any question regarding competence, it is best to obtain a physician's written opinion that the Principal understands the document and the consequences of signing the document. It is also advisable to review any competency issues with a lawyer.

Other Information

* **CAUTION:** Before signing this document, you should consider its consequences. You are providing another person with the power to handle business and legal matters on your behalf. Any such action undertaken by that person within the scope of the Power of Attorney document is legally binding upon you.

CALIFORNIA ONLY: A power of attorney is an important legal document. By signing the power of attorney, you are authorizing another person to act for you, the principal. Before you sign this power of attorney, you should know these important facts:

Your agent (attorney-in-fact) has no duty to act unless you and your agent agree otherwise in writing.

This document gives your agent the powers to manage, dispose of, sell and convey your real and personal property, and to use your property as security if your agent borrows money on your behalf, unless you provide otherwise in this power of attorney.

Your agent will have the right to receive reasonable payment for services provided under this power of attorney unless you provide otherwise in this power of attorney.

The powers you give your agent will continue to exist for your entire lifetime, unless you state that the power of attorney will last for a shorter period of time or unless you otherwise terminate the power of attorney. The powers you give your agent in this power of attorney will continue to exist even if you can no longer make your own decisions respecting the management of your property, unless you provide otherwise in this power of attorney.

You can amend or change this power of attorney only by executing a new power of attorney or by executing an amendment through the same formalities as an original. You have the right to revoke or terminate this power of attorney at any time, so long as you are competent.

This power of attorney must be dated and must be acknowledged before a notary public or signed by two witnesses. If it is signed by two witnesses, they must witness either (1) the signing of the power of attorney or (2) the principal's signing or acknowledgment of his or her signature. A power of attorney that may affect real property should be acknowledged before a notary public so that it may easily be recorded.

You should read this power of attorney carefully. When effective, this power of attorney will give your agent the right to deal with property that you now have or might acquire in the future. The power of attorney is important to you. If you do not understand the power of attorney, or any provision of it, then you should obtain the assistance of an attorney or other qualified person.

Reasons to Update

- * A change in your level of trust in the Agent.
- * The death or incapacity of the Agent.
- * A desire to change the powers granted to the Agent.