

GENERAL POWER OF ATTORNEY

I, _____, residing at _____ ("Principal"), hereby appoint _____, residing at _____, as my attorney-in-fact ("Agent") to act for me and in my name as authorized below.

1. SUCCESSOR AGENT

If my Agent is unable or unwilling to serve, I appoint _____ of _____ as successor Agent.

2. POWERS GRANTED

I grant my Agent authority to act on my behalf with respect to each subject the Principal has initialed below:

- _____ Banking and financial transactions
- _____ Real property transactions
- _____ Personal property transactions
- _____ Tax matters
- _____ Insurance and annuity transactions
- _____ Claims and litigation
- _____ Government benefits
- _____ Retirement plan transactions
- _____ Other: _____

3. DURABILITY

(Check one) This Power of Attorney is DURABLE and shall not be affected by my subsequent disability or incapacity. This Power of Attorney shall terminate upon my disability or incapacity.

4. EFFECTIVE DATE

(Check one) This Power of Attorney is effective immediately. This Power of Attorney becomes effective upon my disability or incapacity, as certified in writing by a licensed physician.

5. REVOCATION

I may revoke this Power of Attorney at any time by written notice to my Agent. This Power of Attorney revokes all prior powers of attorney granted by me with respect to the subjects above, unless stated otherwise:

_____.

6. THIRD-PARTY RELIANCE

Third parties may rely on the authority granted in this Power of Attorney until they receive written notice of its revocation or termination.

Note: Many states have statutory power of attorney forms and specific execution requirements (witnesses and/or notarization). Verify the requirements of your state before signing.

SIGNATURES

Principal

Signature: _____ Date: _____

Printed Name: _____

Witness 1

Signature: _____ Date: _____

Printed Name: _____

Witness 2

Signature: _____ Date: _____

Printed Name: _____

NOTARY ACKNOWLEDGMENT

State of _____, County of _____.

Acknowledged before me on _____, 20__ by _____.

Notary Public Signature: _____ My commission expires: _____