FLORIDA DURABLE POWER OF ATTORNEY

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Templates.Legal

conditions as my agent shall deem proper. Execute and deliver, in my' name and on my behalf, conveyances of said commodities or options. (E) Banking. To make, receive and endorse checks and drafts, deposit and withdraw funds, acquire and redeem certificates of deposit, open, close and otherwise deal with accounts and do all things herein enumerated in banks, savings and loan associations. To borrow money in principal's name; to make, issue and endorse any promissory note in the name of principal, and to renew the same from time to time; to deliver, pledge and pawn the same; and to waive and renounce any prescription accrued on same. (F) **Business Operations.** To purchase, acquire, conduct, continue or participate in any business for me and in my name, including general or limited partnerships, joint ventures, limited liability companies, or corporations. (G) **Insurance.** To insure my life or the life of anyone in whom I have an insurable interest; to continue my life insurance policies now or hereafter owned by me on either my life or the lives of others; to pay all insurance premiums; to select any options under such policies; to increase coverage under any such policy; to borrow against any such policy; to pursue all insurance claims on my behalf; to purchase and maintain and pay all premiums for medical insurance covering me and any person I am obligated or may have assumed the obligation to support; to carry insurance of such kind and in such amounts as my agent shall deem appropriate to protect my assets against any hazard and to protect me from any liability; to pay the premiums therefor; to pursue claims thereunder (H) **Estate, Trust, and other Beneficiary transactions.** The agent is authorized to: accept, receipt for, exercise, release, reject, renounce, assign, disclaim, demand, sue for, claim and recover any legacy, bequest, devise, gift

or other property interest or payment due or payable to or for the principal;

assert any interest in and exercise any power over any trust, estate or

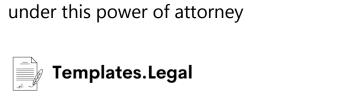
property subject to fiduciary control; establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal and is then distributable to the legal representative of the estate of the principal; and, in general, exercise all powers with respect to estates and trusts which the principal could if present and under no disability; provided, however, that the agent may not make or change a will and may not revoke or amend a trust revocable or amendable by the principal or require the trustee of any trust for the benefit of the principal to pay income or principal to the agent unless specific authority to that end is given, and specific reference to the trust is made, in the statutory property power form.

_____(I) Claims and Litigation. To demand; sue for, collect, recover and receive all goods, claims, debts, monies, interest and demands whatsoever now due, or hereafter due, or belonging to me (including the right to institute any action, suit or legal proceedings, for the recovery of any lands, buildings, tenements, or other structures, to the possession whereof I may be entitled), and to make, execute and deliver receipts, releases, or other discharges therefor, under seal, or otherwise;

_____(J) **Personal and Family Maintenance.** To make payments for the daily living expenses, support, medical care, and tuition of my spouse and dependents

_____(K) **Retirement Plan and Benefits.** To apply for and receive any government, insurance and retirement benefits to which I may be entitled, including the right to act as my representative the Social Security Administration, and to exercise any right to elect benefits or payment options; to terminate, to change beneficiaries or ownership, to assign borrow or receive cash value in return for the surrender of any or all rights I may have in plans or benefits, or in any retirement, profit-sharing and employee welfare plans and benefits; and or waive consent in connection with designation of beneficiaries and election or waiver of joint and survivor under any employee benefit plan.

(L) Gifts. To make and effect gifts as my agent deems proper either outright or in custodianship (including gifts to my agent) and including charitable gifts and pledges all in the sole discretion of my agent.
(M) Tax Matters. Execute on my behalf any tax return and act for me in any examination, audit, hearing, conferences, or litigation relating to taxes, including the authority to file and prosecute refund claims and enter into any settlements.
(N) Safety Deposit Boxes. To access any safety deposit boxes or vaults which I have access to, including the right to remove or place any items therein.
(O) Hiring Service Providers. To hire service providers such as attorneys, accountants, and others, including their appointment, removal, and compensation as the agent deems fit.
GRANT OF SPECIFIC AUTHORITY (OPTIONAL)
My agent MAY NOT do any of the following specific acts for me UNLESS I have INITIALED the specific authority listed below:
(CAUTION: Granting any of the following will give your agent the authority to take actions that could significantly reduce your property or change how your property is distributed at your death. INITIAL ONLY the specific authority you WANT to give your agent.)
Amend, revoke, or terminate an inter vivos trust
Make a gift, subject to the limitations of State Law, and any special instructions in this power of attorney
Create or change rights of survivorship
Create or change a beneficiary designation
Authorize another person to exercise the authority granted under this power of attorney



	e the principal's right to be a ben- cluding a survivor benefit under a r	, ,
Exerc delegate	cise fiduciary powers that the prin	cipal has authority to
	UNLESS YOU DIRECTED OTHERNIVER OF ATTORNEY IS EFFECTIVE IM T IS REVOKED.	
This power of attorincapacitated.	rney will continue to be effective e	even though I become
SPECIAL INSTRUCT	TIONS: ON THE FOLLOWING LII	HE POWERS GRANTED
TO	YOUR	AGENT.

- 2. **Durability.** This durable power of attorney shall not be affected by my subsequent disability or incompetence.
- 3. **Successor Agent.** If every agent named above is unable or unwilling to serve, I appoint no one to be my agent for all purposes hereunder.
- 4. **Indemnity.** TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, I HEREBY AGREE THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, AND I FOR MYSELF AND FOR MY HEIRS, EXECUTORS,



LEGAL REPRESENTATIVES AND ASSIGNS, HEREBY AGREE TO INDEMNIFY AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

I also indemnify my agent for any acts in relation to this power of attorney that were done in good faith.

- 5. **Reimbursement.** My agent shall be reimbursed for all reasonable expenses and may charge a reasonable fee for services in relation to this Agreement.
- 6. **Applicable Law.** This Durable Power of Attorney shall be interpreted and governed in accordance with the laws of the State of Florida. All claims, actions, or disputes in connection with or arising from this agreement shall be commenced in the State of Florida, to the exclusion of all other States.
- 7. **Termination.** This Agreement shall remain in effect unless written termination is communicated to the agent appointed herein.
- 8. **Photocopies.** All photocopies of this Agreement shall have the same force and effect as any original.
- 9. **Limitations.** An agent that is not my ancestor, spouse, or descendant MAY NOT use my property to benefit the agent or a person to whom the agent owes an obligation of support unless I have included that authority in the Special Instructions.

Notice to Person Executing Durable Power of Attorney

A durable power of attorney is an important legal document. By signing the durable power of attorney, you are authorizing another person to act for you, the principal. Before you sign this durable 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. This document does not give your agent the power to accept or receive any of your property, in trust or otherwise, as a gift, unless you specifically authorize the agent to accept or receive a gift.

Your agent will have the right to receive reasonable payment for services provided under this durable 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 durable power of attorney will last for a shorter period of time or unless you otherwise terminate the durable power of attorney. The powers you give your agent in this durable power of attorney will continue to exist even if you can no longer make your own decisions respecting the management of your property.

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

You should read this durable power of attorney carefully. When effective, this durable power of attorney will give your agent the right to deal with property that you now have or might acquire in the future. The durable

power of attorney is important to you. If you do not understand the durable power of attorney, or any provision of it, then you should obtain the assistance of an attorney or other qualified person.

IN WITNESS WHEREC	F, I have duly	executed this du	ırable power of a	attorney
this day of	, 20			
Principal's Signature				
Witness Signature				
Address				
Witness Signature				
Address				



CERTIFICATE OF ACKNOWLEDGMENT OF NOTARY PUBLIC

State of Florida		
County of		
On		•
evidence to be the person(s) whose name instrument and acknowledged to me that his/her/their authorized capacity(ies), and on the instrument the person(s), or the person(s) acted, executed the instrument.	e(s) is/are subscribed t he/she/they executed that by his/her/their	the within the same in signature(s)
I certify under PENALTY OF PERJURY und that the foregoing paragraph is true and c		te of Florida
WITNESS my hand and official seal.		
Signature	(Seal)	
My commission expires:		

Notice to Person Accepting the Appointment as Attorney-in-Fact

By acting or agreeing to act as the agent (attorney-in-fact) under this power of attorney you assume the fiduciary and other legal responsibilities of an agent. These responsibilities include:

- 1. The legal duty to act solely in the interest of the principal and to avoid conflicts of interest.
- 2. The legal duty to keep the principal's property separate and distinct from any other property owned or controlled by you.

You may not transfer the principal's property to yourself without full and adequate consideration or accept a gift of the principal's property unless this power of attorney specifically authorizes you to transfer property to yourself or accept a gift of the principal's property. If you transfer the principal's property to yourself without specific authorization in the power of attorney, you may be prosecuted for fraud and/or embezzlement. If the principal is 65 years of age or older at the time that the property is transferred to you without authority, you may also be prosecuted for elder abuse. In addition to criminal prosecution, you may also be sued in civil court.

I have read the foregoing notice and I understand the legal and fiduciary duties that I assume by acting or agreeing to act as the agent (attorney-infact) under the terms of this power of attorney.

Attorney in Fact's Signature

State of Florida

CERTIFICATE OF ACKNOWLEDGMENT OF NOTARY PUBLIC

County of		
On	before	me,
	, personally	appeared
, who proved to	me on the basis of	satisfactory
evidence to be the person(s) whose name(s) is/are subscribed t	o the within
instrument and acknowledged to me that he	e/she/they executed	the same in
his/her/their authorized capacity(ies), and t	hat by his/her/their	signature(s)
on the instrument the person(s), or the e	ntity upon behalf o	f which the
person(s) acted, executed the instrument.		



I certify	under PE	NALTY O	f Perjury	' under	the	laws	of the	State	of	Florida
that the	e foregoing	j paragra	ph is true	and cor	rect.	•				

WITNESS my hand and official seal.	
Signature	(Seal)
My commission expires:	