GENERAL POWER OF ATTORNEY

PREAMBLE: This is a MILITARY POWER OF ATTORNEY prepared pursuant to Title 10, United States Code, § 1044b, and executed by a person authorized to receive legal assistance from the military services. Federal law exempts this power of attorney from any requirement of form, substance, formality, or recording that is prescribed for powers of attorney by the laws of a state, the District of Columbia, or a territory, commonwealth, or possession of the United States. Federal law specifies that this power of attorney shall be given the same legal effect as a power of attorney prepared and executed in accordance with the laws of the jurisdiction where it is presented.

KNOW ALL PERSONS BY THESE PRESENTS: That I, _____, currently residing at _____ by this document do make and appoint _____, whose address is _____ as my true and lawful Attorney-in-Fact, GRANTING unto my said Attorney full power to do and perform all acts whatsoever concerning my property and personal affairs necessary as I might do or could do if personally present, including but not limited to:

1. REAL PROPERTY TRANSACTIONS: (a) To buy, contract to buy, receive, lease or otherwise acquire real estate or any options therein or interest therein; (b) to sell, contract to sell, mortgage, lease, grant options to purchase or otherwise dispose of any or all real estate in which I now have or may hereafter acquire any right, title, or interest; to sign, execute, acknowledge and deliver any and all instruments as may be necessary or convenient; including such terms and conditions and such warranties and convenants, if any as my Attorney-in-Fact shall deem advisable; (c) to arrange, repair, alter or improve any real estate or structure therein owned by me in whole or in part, and to protect the same by action, proceeding or otherwise, including, but not limited to, the recovery of possession thereof and the removal of tenants or other persons, animals or objects therefrom.

2. PERSONAL PROPERTY TRANSACTIONS: (a) To buy, sell, lease, contract for the repair of, and in any manner deal with any and all personal property, tangible or intangible, which I may own or which I now have or hereafter may acquire any right, title or interest; (b) to execute and deliver to the proper authority any and all documents necessary to effect the proper registration and licensing of any automobiles in which I now or may hereafter have an interest; (c) to take possession and order the removal and shipment of any of my property from or to any warehouse or other place of storage, safekeeping, or use and to execute and deliver any receipt of other instrument necessary or convenient for such purpose.

3. BUSINESS TRANSACTIONS: To demand, sue for, recover, receive, compromise, settle, adjust and pay all accounts, legacies, bequests, interest, dividends, annuities, demands, debts, taxes and any and all other obligations, which may now or hereafter be due, owing or payable by or to me, and to carry on and transact every kind of business on my behalf, including, but not limited to, transactions concerning any and all investments, and to invest and reinvest and exchange investments, and to execute and deliver good and sufficient instruments for the accomplishment thereof, and to act as my attorney or proxy with respect to any stocks, shares, bonds or other investments, rights or interests as I may now or hereafter hold.

4. BANKING TRANSACTIONS: (a) To deposit or withdraw for any purpose in or from any bank or other financial institution, any funds, checks, or other credits which I now or hereafter may have on deposit or be entitled to, and to endorse, cash and receive the proceeds of any and all checks, vouchers, or other orders for money, to open or close accounts, and to receive statements, vouchers, notices or other documents from any bank or other financial institutions concerning any and all accounts or banking transactions in my name or in which I may have an interest; (b) to have access for all purposes to any or all safety deposit boxes or vaults rented in my name or in the names of any other person or persons and myself, with full power to use the same for safekeeping any property or papers and to remove therefrom at any time, or from time to time, all or any part of the contents of any such box or vault; (c) to borrow money, including the use of my Veteran's Administration entitlement, and to execute in my name any instrument evidencing indebtedness incurred on my behalf and to extend and renew the same, as well as any indebtedness heretofore incurred by me, for the payment of which I may in any way be liable.

5. TAXES: To file income and all other tax returns and declarations of estimated tax required to be made by me by law to represent and act for me in all tax matters in dispute or litigation, to receive, endorse, and collect checks in settlement of any refund of taxes, to file claims for abatement, refund or credit taxes, to make any adjustments or amendments and to sign any and all receipts, waivers, settlements or agreements pertaining to all income or other taxes assessed against me or my property by statute.

6. GOVERNMENT DOCUMENTS, VOUCHERS AND CHECKS: (a) To execute, sign and deliver any and all government reports, applications, requests, vouchers and demands in my behalf, including, but not limited to those for any and all allowances and reimbursements properly payable to me by the United States such as for transportation of dependents or for the shipment of household effects or other property as authorized by law or regulations; (b) to receive, endorse and collect the proceeds of checks payable to my order drawn on the Treasurer of the United States for whatever account.

7. INSURANCE TRANSACTIONS: (a) To pay the premiums on, terminate, or execute any rights on any contract of insurance presently owned by me or hereafter acquired; (b) to procure different or additional contracts of insurance on my life or with respect to protecting me or my property from ill health, disability, accident, liability or loss; (c) to apply for, and receive any loan on the security of any contract of insurance, to surrender and receive the cash surrender value, to exercise any election or conversion rights, and to demand, receive or obtain any money, dividend, or other thing of value to which I am or to which I may become entitled as the proceeds or other return or profit arising out of any contract of insurance or if any one or more of the insurance transactions herein enumerated.

8. PERSONAL TRANSACTIONS: To do all acts necessary for maintaining the customary living standards of my dependents, including by way of illustration but not limitation, provision of such living quarters and their maintenance and operation, food, clothing, medical, surgical and dental care, educational facilities and other incidentals to which my dependents are accustomed.

9. GIFTS: To make gifts, outright or in trust, of my property to or for the benefit of such persons as, in the opinion of my Attorney-in-Fact, would be the donees I might choose, having in mind the resources, both public and private, available for my care after the making of such gifts, and having in mind the objective of preserving the largest amount of my property for my family as a whole. I authorize my Attorney-in-Fact to consent to splitting gifts with my spouse, if I am married, so that the annual exclusions, unified credits, and generation-skipping transfer tax exemptions and exclusions of both my spouse and myself may be used. Notwithstanding the foregoing, any gifts that are made to my Attorney-in-Fact, or to the creditors of my Attorney-in-Fact, or to the estate of my Attorney-in-Fact, or to the creditors of the estate of my Attorney-in-Fact, pursuant to the foregoing power in no event shall exceed in aggregate the greater of $5,000 or five percent of all assets subject to this power in a given calendar year, on a non-cumulative basis.

10. REPRESENTATION AND EMPLOYMENT OF ASSISTANCE: (a) on my behalf and in my name or the name of my attorney-in-fact, to institute, prosecute, appear in, defend, compromise, arbitrate, settle, or dispose of any legal, equitable or administrative hearings, actions, suits, attachments, claims or other proceedings, to which I am or may become a party or in which I have an interest, and to engage and dismiss counsel in connection therewith, authorizing my attorney in-fact to assert or to waive any or all rights, privileges and defenses available to me under the Soldiers' and Sailors'

Civil Relief Act or other legislation designed for the protection of personnel in the armed forces or their family members; (b) to hire, engage, employ and appoint agents, employees and counsel upon such terms and conditions and at such compensation as my said Attorney-in-Fact shall deem proper in the exercise of the powers herein granted; to dismiss and remove at pleasure any such agents, employees and counsel as well as any agents, employees and counsel heretofore or hereafter employed by me or in my behalf.

11. MISCELLANEOUS: (a) to sign, seal, acknowledge and deliver any instrument necessary to accomplish any of the powers herein granted; (b) to modify, reform, renegotiate or rescind any contract or obligation heretofore or hereafter made by me or in my behalf.

GENERAL PROVISIONS: (a) All business transacted hereunder for me or for my account shall be transacted in my name, and all endorsements and instruments executed by my Attorney-in-Fact for the purposes of carrying out any of the foregoing powers shall contain my name, followed by that of my said Attorney-in-Fact and the designation "Attorney-in-Fact." (b) I hereby ratify and confirm all lawful acts done and caused to be done by my said Attorney-in-Fact pursuant to this Power of Attorney. (c) If the authority contained herein shall be revoked or terminated by operation of law without notice, I hereby agree for myself, executors, administrators, heirs and assigns, in consideration of my attorney's willingness to act pursuant to this Power of Attorney, to save and hold my attorney harmless from any loss suffered or any liability incurred by my attorney in so acting after such revocation or termination without notice.

TERMINATION: This power shall remain in full force and effect until _____, unless sooner revoked or terminated by me.

Notwithstanding my insertion of a specific expiration date herein, if on the above specified expiration date I shall be, or have been, carried in a military status of "missing", "missing-in-action" or "prisoner of war," then this power of attorney shall automatically remain valid and in full effect until sixty (60) days after I have returned to the United States Military control following termination of such status. This power of attorney shall not be affected by the disability of the principal.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this day, _____.

_____
Grantor's Signature

WITNESSED:

_____	_____
_____	_____
PRINT NAME	PRINT NAME
_____	_____
PRINT ADDRESS	PRINT ADDRESS

ACKNOWLEDGEMENT BY NOTARY PUBLIC

STATE OF _____, COUNTY OF _____, ss.

The foregoing instrument was acknowledged before me by _____and the above named two witnesses, this ____ day of _____,_____. They were all identified by Armed Forces ID Cards.

_____

_____
Print Name
Notary Public

ACKNOWLEDGEMENT BY A PERSON AUTHORIZED TO ACT AS A NOTARY PURSUANT TO TITLE 10 U.S.C. 1044a

With the United States Armed Forces

At_____, the forgoing instrument was acknowledged before me by_____and the above named two witnesses, this_____day of _____,_____. They were all identified by Armed Forces ID Cards. I do further certify that I am a person in the service of the U.S. Armed Forces authorized the general powers of a notary public under Title 10 U.S.C. 1044a and JAGMAN Chapter IX.

_____

_____
Print Name, Grade, Armed Force

NO SEAL REQUIRED