KNOW ALL MEN BY THESE PRESENTS, that I, the undersigned, ______, over the age of eighteen years, of ______ County, _____, do hereby name, designate, constitute, and appoint, ______, as my true and lawful attorney in fact for me, in my name, place and stead to do either, any or all of the following:

To open accounts in my name at any bank, financial institution, or brokerage firm; to conduct any and all ordinary business at any bank, financial institution, or brokerage firm in which I might have an account of any kind or nature; to write or draw checks upon any of my accounts; to endorse checks, promissory notes, drafts, and/or bills of exchange for collection or deposit; to purchase or sell securities; to waive or to demand notice of protest of all such writings; to settle and adjust my accounts with any bank, financial institution, or brokerage firm; and to do whatsoever might be necessary and proper to conduct my business affairs with relation to any banking, lending institution, financial institution, or brokerage firm.

To collect, ask, demand, sue for, levy, recover, and receive all such sums of money, debts, rents, goods, wares, dues, accounts, and other demands whatsoever, which are or shall be due, owing, payable, and belonging to me by any person or persons,

partnership association, company or corporation whatsoever, and in my name, to give effectual and sufficient receipts, acquittances, or discharges.

To execute, acknowledge, deliver and cause to be recorded any and all deeds or other writings which may be necessary or desirable for me to execute, including contracts of sale or deeds, conveying title to real estate owned by me or in which I have any interest, present or contingent; and to do, execute and perform all and every other act or acts, thing or things, needful and necessary to be done in and about any premises which I might own or have an interest in, as fully and amply to all intents and purposes as I might or could do if I were personally present and acting.

This power of attorney shall remain in full force and effect and shall not be affected by my incompetence, incapacity, or disability, it being my intent that the power granted herein shall continue without interruption until my death, unless revoked by me, or until such time as I am adjudged incompetent or a disabled person by a court of competent jurisdiction. Any person dealing with my attorney in fact may rely without inquiry upon his/her certification that this power of attorney has not been revoked.

My attorney-in-fact shall have all the powers and duties as set forth in the ______ (your state) code, and such powers and duties are incorporated by reference as though set forth herein.

IN WITNESS WHEREOF, I have signed this power of attorney this _____ day of _____, 20_____.