

DURABLE POWER OF ATTORNEY

I, _____ of _____, _____ County, _____, appoint _____ of _____, _____ County, _____, as my agent and attorney-in-fact with full power to do and perform all and every act that I may legally do through an agent with respect to all lawful subjects and purposes and every proper power necessary to carry out the purposes of for which this power is granted.

This is a durable power of attorney. The rights, powers, and authority of my agent shall commence and be in full force and effect on the date of execution of this instrument, and such rights, powers, and authority shall remain in full force and effect thereafter until my death. This power of attorney shall not terminate as the result of my subsequent disability or incapacity, or in the event of later uncertainty as to whether I am dead or alive.

If _____ is not available for any reason, including death, incapacity, resignation, or removal, then I designate _____ of _____, _____ County, _____, to serve as my attorney-in-fact.

My attorney-in-fact is hereby granted general powers. The powers granted hereunder shall include the following acts which are listed by way of illustration and not in limitation:

1. To demand, receive and collect any money or other things now or hereafter due or owing to me; to receipt and make releases or other discharges therefore; and to settle, adjust or compromise any and all claims, accounts, or debts owing to me, and to file any proof of debt and take any proceedings under any federal or state bankruptcy, insolvency, or similar statute in connection with such;
2. To receive, endorse and deposit any and all checks, notes, drafts, money orders, and instruments of a similar nature belonging to me either now or in the future, and to make deposits in and withdrawals from any checking, savings, and other accounts which I may have at any time, including but not limited to the power to receive, endorse and deposit tax refund checks, social security checks, and Medicare and Medicaid payments and any other government program payments and the power to apply for the same;
3. To act as my proxy in connection with any shares of corporate stocks or other securities, including any government bonds and limited partnership interests, belonging to me;

4. To carry on any business transaction of any kind in which I am now or hereafter may become interested, including acting in any capacity I may have as sole proprietor, partner, shareholder, officer, or director;
5. To execute any instruments of any kind and involving any property or transactions or rights in which I am now or may hereafter become involved or in which I may have any rights or interests of any kind;
6. To make, sign, and file any and all federal, state and local tax returns, including intangible, gift and income tax returns, for any year; to exercise any right or election in any tax matter and settle any tax dispute; to pay any tax, interest or penalty; to receive any refunds that might hereafter be due to me; to represent me before any federal, state, or local taxing authority as my agent; and to sign any form authorizing my agent to act on my behalf before, or to receive any information from, any such taxing authority;
7. To sell, convey, purchase, acquire, exchange, manage, lease, rent, mortgage or encumber and consent to the alienation of, any and all personal and real property, including but not limited to my homestead, bonds, stocks, mutual funds, other securities, variable and fixed annuities, general and limited partnerships, United States savings bonds, United States Treasury bills or notes, any government or government agency bonds, bills or notes, flower bonds, industrial revenue bonds, general obligation bonds, and any other securities of the United States or any other government; and in my name to make, execute, acknowledge and deliver good and sufficient deeds, leases, deeds of trust, mortgages, bills of sale and other conveyances of the same;
8. to enter any safe deposit box on which I am the tenant or a co-tenant and to open new safe deposit boxes; to add to and remove any of the contents of any such safe deposit boxes; and to close out any such boxes;
9. To purchase, pledge, liquidate, borrow against or make claim against any insurance policy of any type;
10. To pay any and all of my legally enforceable debts and expenses incurred on my behalf and on behalf of those persons who rely on me for support;
11. To take possession of all of my property and to provide for storage or safekeeping thereof;
12. To make contributions to and withdrawals from, rollovers, voluntary contributions or any elections with respect to any retirement plans, including an individual retirement account and to designate beneficiaries for any rollovers consistent with my overall estate plan;

13. To borrow and to make loans, secured or unsecured, in such amounts, upon such terms, with or without interest and to such firms, corporations and persons as shall be appropriate;
14. To institute, prosecute, defend, compromise or otherwise dispose of and to appear for me in any proceedings at law or in equity or otherwise before any tribunal for the enforcement of for the defense of any claim, either alone or in conjunction with other persons, relating to me or to any property of mine or any other persons and to obtain, discharge and substitute counsel and authorize appearance of such counsel to be entered for me in any such action or proceeding; and to compromise or arbitrate any claim in which I may be in any manner interested and for that purpose to enter into agreements, either through counsel or otherwise, to carry on such compromise or arbitration and perform or enforce any award entered in arbitration;
15. To open or maintain accounts of all kinds, including accounts with stockbrokers (on cash or on margin); and to buy, sell, endorse, transfer, hypothecate and borrow against any shares of stocks, bonds, or other securities;
16. To resign official positions such as public office or fiduciary positions;
17. To establish and change my residence or domicile from time to time and for any purpose;
18. To make any statutory election or disclaimer;
19. To transfer any interests in property I may own to a revocable or living trust created by me or on my behalf, which trust benefits me during my life, but not to revoke or withdraw property from such a trust, except as specifically provided herein;
20. To join with my spouse or my spouse's estate in filing income or gift tax returns for any years for which I have not filed such returns and to consent to any gifts made by my spouse as being made one-half by me for gift tax purposes;
21. To change survivorship interest in property in which I may have an interest with my spouse;
22. To pay reasonable compensation to persons assisting my attorney-in-fact and to reimburse my attorney[in]fact for any expenses incurred;
23. To indemnify and hold harmless any third party who accepts and acts under this power of attorney; and
24. To do any and all other acts and things that may be either necessary, or proper in the handling and managing of my affairs.

Any question which may arise concerning the power or authority of my agent to act for me shall be interpreted and construed in favor of my attorney-in-fact having such power and authority. Provided, however, it is not my intention to grant and under no circumstances should the grant of any power or authority to my attorney-in-fact hereunder be construed to constitute a general power of appointment to my attorney-in-fact for purposes of federal or state gift, estate, or generation-skipping g tax law.

I hereby revoke all prior powers of attorney executed by me, except any separate and valid durable power of attorney for health care decisions.

This instrument is to be construed and interpreted as a general power of attorney. The laws of the State of _____ shall govern all questions as to validity of this power of attorney and construction of its provisions.

The undersigned may revoke or modify the authority granted hereunder by a signed and acknowledged instrument in writing.

DATED: _____
_____ PRINCIPAL

STATE OF _____)
) ss.
COUNTY OF _____)

On this _____ day of _____, _____, before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared _____, to me known to be the person who executed the foregoing instrument, and acknowledged that he / she executed the same as his / her free act and deed.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal on the day and year first above written.

Notary Public
My appointment expires:

To enable Mainstar Trust to verify identity by comparing signatures, please provide the attorney-in-fact's signature:

Attorney-in-fact