

14. To renounce and disclaim any interest otherwise passing to me by testate or intestate succession or by inner vivos transfer;

15. To have access to any and all safe deposit boxes which I am now or may become possessed and to remove therefrom any securities, papers or other articles;

POWERS RELATING TO TRANSFERS IN TRUST

*ALC*

1. In Attorney's sole discretion, to convey, assign and transfer to my Trustee under any revocable inner vivos Trust, which I may create as Settlor, all or any part of my property and income of every kind and description, real, personal, intangible or mixed, wherever located, and whether acquired before or after the execution of this Power of Attorney, said property and income to be held, administered and distributed in accordance with the terms of the Trust;

2. In Attorney's sole discretion, to assign the Trust presently and prospectively (or designate Trustee as beneficiary of) the proceeds of and policies of insurance which I may now or hereafter become entitled to receive, including but not limited to insurance proceeds payable by reason of any disability, the said proceeds to be held, administered and distributed in accordance with the terms of the Trust;

3. To execute documents and papers, including deeds of my interests in real property, bills of sale of my personalty, assignments of my intangibles (including my Certificates of Deposit), to make and/or endorse my checks, make savings

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