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14. In attorney's sole discretion, to convey, assign and transfer to the Trustee of any inter vivos revocable trust which I have created or may create after the execution of the Power of Attorney and of which I am the 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 and, in Attorney's sole discretion, to assign to said Trust presently and prospectively (or designate Trustee as beneficiary of ) the proceeds of any policies of insurance which I may now or hereafter become entitled to receive, including but not limited to insurance proceeds payable by reason of my disability, the said proceeds to be held, administered and distributed in accordance with the terms of the Trust;

hereby giving and granting to my said attorney full power and authority to do and perform all and every act and thing whatsoever necessary to be done in the premises, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney may do pursuant to this power.

4328 RV.2