

10. To establish trust funds, revocable or irrevocable, funded or unfunded, for my benefit, and to transfer any of my assets to such trusts;

11. To exercise or perform any act, power, duty, right, or obligation whatsoever that I, as principal, now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business property, real or personal, tangible or intangible, or matter whatsoever.

This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to my said attorney in fact.

This power of attorney shall remain in full force and effect until I have revoked it by written instrument recorded in the public records of the County aforesaid. This power of attorney may be amended by me at any time and from time to time. Any person named herein as attorney in fact may be removed by written instrument executed by me and recorded in the public records of the County aforesaid. All references to attorney in fact shall include the plural as well as the singular, and the feminine, masculine and neuter genders.

Notwithstanding any provisions herein to the contrary, my attorney in fact shall not satisfy the legal obligations of the attorney in fact out of any property subject to this power of attorney, nor may my attorney in fact exercise this power in favor of the attorney, the attorney's estate, the attorney's creditors, or the creditors of attorney's estate.

Notwithstanding any provision herein to the contrary, my attorney in fact shall have no power or authority whatever with respect to (a) any policy of insurance owned by me on the life

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