

POWER OF ATTORNEY NEW YORK STATUTORY SHORT FORM

(a) CAUTION TO THE PRINCIPAL:

Your Power of Attorney is an important document. As the "principal," you give the person whom you choose (your "agent") authority to spend your money and sell or dispose of your property during your lifetime without telling you. You do not lose your authority to act even though you have given your agent similar authority.

When your agent exercises this authority, he or she must act according to any instructions you have provided or, where there are no specific instructions, in your best interest. "Important Information for the Agent" at the end of this document describes your agent's responsibilities.

Your agent can act on your behalf only after signing the Power of Attorney before a notary public.

You can request information from your agent at any time. If you are revoking a prior Power of Attorney, you should provide written notice of the revocation to your prior agent(s) and to any third parties who may have acted upon it, including the financial institutions where your accounts are located.

You can revoke or terminate your Power of Attorney at any time for any reason as long as you are of sound mind. If you are no longer of sound mind, a court can remove an agent for acting improperly.

Your agent cannot make health care decisions for you. You may execute a "Health Care Proxy" to do this.

The law governing Powers of Attorney is contained in the New York General Obligations Law, Article 5, Title 15. This law is available at a law library, or online through the New York State Senate or Assembly websites, www.senate.state.ny.us or www.assembly.state.ny.us.

If there is anything about this document that you do not understand, you should ask a lawyer of your own choosing to explain it to you.

(b) DESIGNATION OF AGENT(S):

I,		, hereby appoint:
	[name and address of principal]	
		as my agent(s)
	[name(s) and address(es) of agent(s)]	

If you designate more than one agent above, they must act together unless you initial the statement below.



() My agents may act SEPARATELY.
(c) DESIGNATION OF SUCCESSOR AGENT(S): (OPTIONAL) If every agent designated above is unable or unwilling to serve, I appoint as my successor agent(s):
[name(s) and address(es) of successor agent(s)]
Successor agents designated above must act together unless you initial the statement below.
() My successor agents may act SEPARATELY.
You may provide for specific succession rules in this section. Insert specific succession provisions here:
(d) This POWER OF ATTORNEY shall not be affected by my subsequent incapacity unless I have stated otherwise below, under 'Modifications".
(e) This POWER OF ATTORNEY does not revoke any Powers of Attorney previously executed by me unless I have stated otherwise below, under "Modifications."
If you do not intend to revoke your prior Powers of Attorney, and if you have granted the same authority in this Power of Attorney as you granted to another agent in a prior Power of Attorney, each agent can act separately unless you indicate under "Modifications" that the agents with the same authority are to act together.
(f) GRANT OF AUTHORITY:
To grant your agent some or all of the authority below, either (1) Initial the bracket at each authority you grant, or (2) Write or type the letters for each authority you grant on the blank line at (P), and
initial the bracket at (P). If you initial (P), you do not need to initial the other lines.
I grant authority to my agent(s) with respect to the following subjects as defined in sections 5¬ 1502A through 5-1502N of the New York General Obligations Law:
() (A) real estate transactions; () (B) chattel and goods transactions; () (C) bond, share, and commodity transactions; () (D) banking transactions; () (E) business operating transactions; () (F) insurance transactions; () (G) estate transactions;



() (H) claims and litigation;
() (I) personal and family maintenance. If you grant your agent this authority, it will allow the
agent to make gifts that you customarily have made to individuals, including the agent, and charitable
organizations. The total amount of all such gifts in any one calendar year cannot exceed five hundred
dollars;
 () (J) benefits from governmental programs or civil or military service; () (K) health care billing and payment matters; records, reports, and statements;
() (R) health care offining and payment matters, records, reports, and statements, () (L) retirement benefit transactions;
() (M) tax matters;
() (N) tax matters; () (N) all other matters;
() (O) full and unqualified authority to my agent(s) to delegate any or all of the foregoing
powers to any person or persons whom my agent(s) select; () (P) EACH of the matters identified by the following letters You need not initial
the other lines if you initial line (P).
(a) MODIFICATIONS. (OPTIONAL) In this section, you may make additional provisions
(g) MODIFICATIONS: (OPTIONAL) In this section, you may make additional provisions, including language to limit or supplement authority granted to your agent.
including language to limit of supplement authority granted to your agent.
However, you cannot use this Modifications section to grant your agent authority to make gifts
or changes to interests in your property. If you wish to grant your agent such authority, you
MUST complete the Statutory Gifts Rider.
Wost complete the statutory offis kider.
(h) CERTAIN GIFTS TRANSACTIONS: STATUTORY GIFTS RIDER (OPTIONAL)
In order to authorize your agent to make gifts in excess of an annual total of \$500 for all gifts
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as monitor(s). Upon the request of the monitor(s), my agent(s) must provide the monitor(s) with a copy of the power of attorney and a record of all transactions done or made on my behalf. Third parties holding records of such transactions shall provide the records to the monitor(s) upon request.

- (j) COMPENSATION OF AGENT(S): (OPTIONAL) Your agent is entitled to be reimbursed from your assets for reasonable expenses incurred on your behalf. If you ALSO wish your agent(s) to be compensated from your assets for services rendered on your behalf, initial the statement below. If you wish to define "reasonable compensation", you may do so above, under "Modifications."
 - () My agent(s) shall be entitled to reasonable compensation for services rendered.
- (k) ACCEPTANCE BY THIRD PARTIES: I agree to indemnify the third party for any claims that may arise against the third party because of reliance on this Power of Attorney. I understand that any termination of this Power of Attorney, whether the result of my revocation of the Power of Attorney or otherwise, is not effective as to a third party until the third party has actual notice or knowledge of the termination.
- (I) **TERMINATION:** This Power of Attorney continues until I revoke it or it is terminated by my death or other event described in section 5-1511 of the General Obligations Law.

Section 5-1511 of the General Obligations Law describes the manner in which you may revoke your Power of Attorney, and the events which terminate the Power of Attorney.



(m) SIGNATURE AND ACKNOWLEDGMENT:

In Witness Whereof I	,20 .	
PRINCIPAL signs her	e:	
State of New York County of	**************************************	
subscribed to the within instruin his/her/their capacity(ies).	in the year satisfactory evidence to be the individument and acknowledged to me that, and that by his/her their signate upon behalf of which the individuals.	he/she/they executed the same ure(s) on the instrument, the
Signature and Office of indivi	dual taking acknowledgment	

(n) IMPORTANT INFORMATION FOR THE AGENT:

When you accept the authority granted under this Power of Attorney, a special legal relationship is created between you and the principal. This relationship imposes on you legal responsibilities that continue until you resign or the Power of Attorney is terminated or revoked. You must:

- (1) act according to any instructions from the principal, or, where there are no instructions, in the principal's best interest;
- (2) avoid conflicts that would impair your ability to act in the principal's best interest;
- (3) keep the principal's property separate and distinct from any assets you own or control, unless otherwise permitted by law:
- (4) keep a record or all receipts, payments, and transactions conducted for the principal; and
- (5) disclose your identity as an agent whenever you act for the principal by writing or printing the principal's name and signing your own name as "agent" in either of the following manners: (Principal's Name) by (Your Signature) as Agent, or (Your Signature) as Agent for (Principal's Name).

You may not use the principal's assets to benefit yourself or anyone else or make gifts to yourself or anyone else unless the principal has specifically granted you that authority in this document, which is either a Statutory Gifts Rider attached to a statutory Short Form Power of Attorney or a non-statutory Power of Attorney. If you have that authority, you must act according to any instructions of the principal or, where there are no such instructions, in the principal's best interest. You may resign by giving written notice to the principal and to any coagent, successor agent, monitor if one has been named in this document, or the principal's guardian if one has been appointed. If there is anything about this document or your responsibilities that you do not understand, you should seek legal advice.



Liability of agent:

The meaning of the authority given to you is defined in New York's General Obligations Law, Article 5, Title 15. If it is found that you have violated the law or acted outside the authority granted to you in the Power of Attorney, you may be liable under the law for your violation.

I/we,Attorney. I am/we are the person(s) ider		have read the foregoing Power of s) for the principal named therein.
I/we acknowledge my/our legal respons	ibilities.	
Agent(s) sign(s) here:		
State of New York County of ss.:		
On the day of personally appeared proved to me on the basis of satisfactor subscribed to the within instrument and	-	
in his/her/their capacity(ies), and that individual(s), or the person upon be	t by his/her their sign	
in his/her/their capacity(ies), and that individual(s), or the person upon be instrument. Signature and Office of individual takin (p) SUCCESSOR AGENT'S SIG	t by his/her their signehalf of which the ing	nature(s) on the instrument, the
in his/her/their capacity(ies), and that individual(s), or the person upon be instrument. Signature and Office of individual takin	g acknowledgment SNATURE AND the successor agent(s), he same time. Furthern	ACKNOWLEDGEMENT OF if any, sign at the same time, not nore, successor agents cannot use
in his/her/their capacity(ies), and that individual(s), or the person upon be instrument. Signature and Office of individual takin (p) SUCCESSOR AGENT'S SIGNAPPOINTMENT: It is not required that the principal and that multiple successor agents sign at the individual takin.	g acknowledgment SNATURE AND the successor agent(s), he same time. Furthern (s) designated above is/a	ACKNOWLEDGEMENT OF if any, sign at the same time, not nore, successor agents cannot use are unable or unwilling to serve.
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State of New York			
County of """""""""""""""""""""""""""""""""""	ss.:		
subscribed to the win his/her/their ca	d he basis of satisfactory evidential within instrument and acknow pacity(ies), and that by h	wledged to me that his/her their signatur	before me, the undersigned, , personally known to me or lual(s) whose name(s) is (are) ne/she/they executed the same re(s) on the instrument, the dual(s) acted, executed the
Signature and Office	ce of individual taking ackno	owledgment	
State of New York County of			
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RETURN BY MAIL TO:

STATE OF



NEW YORK STATUTORY POWER OF ATTORNEY AFFIDAVIT AS TO POWER OF ATTORNEY

COUN	VTY OF """"""""" ss:						
	, being duly sworn, deposes and says as follows:						
1.	This affidavit is made in connection with the (transfer)(mortgage) of property known as , in						
	, New York to						
2.	I am (the)(an) agent named in the Power of Attorney (hereafter "Power of Attorney") made by , as principal (the "Principal"), dated						
3.	I do not have actual notice that the Power of Attorney has been modified in any way that would affect my ability to authorize or engage in the present transaction for which the Power of Attorney is being used, or notice of any facts indicating that the Power of Attorney has been so modified.						
4.	4. I do not have actual notice of the termination or revocation of the Power of Attorney, or notice of any facts indicating that the Power of Attorney has been terminated or revoked, and the Power of Attorney remains in full force and effect.						
5.	. If the Principal has been my spouse, we are not divorced and our marriage has not been annulled.						
6.	If I am a successor agent, the prior agent is no longer able or willing to serve.						
	to before me this day """""", 20 .						
Notary	7 Public						
]	NOTE: If multiple agents are appointed, an affidavit is to be executed by each agent.						



POWER OF ATTORNEY NEW YORK STATUTORY GIFTS RIDER AUTHORIZATION FOR CERTAIN GIFT TRANSACTIONS

Attached to a New York Statutory Short Form Power of Attorney dated """" made by

CAUTION TO THE PRINCIPAL: This OPTIONAL rider allows you to authorize your agent to make gifts in excess of an annual total of \$500 for all gifts described in (I) of the grant of authority section of the statutory short form Power of Attorney (under personal and family maintenance), or certain other gift transactions during your lifetime. You do not have to execute this rider if you only want your agent to make gifts described in (I) of the grant of authority section of the statutory short form Power of Attorney and you initialed "(I)" on that section of the form. Granting any of the following authority to your agent gives your agent the authority to take actions which could significantly reduce your property or change how your property is distributed at your death. "Certain gift transactions" are described in section 5-1514 of the General Obligations Law. This Gifts Rider does not require your agent to exercise granted authority, but when he or she exercises this authority, he or she must act according to any instructions you provide, or otherwise in your best interest.

This Gifts Rider and the Power of Attorney it supplements must be read together as a single instrument.

Before signing this document authorizing your agent to make gifts, you should seek legal advice to ensure that your intentions are clearly and properly expressed.

(a) GRANT OF LIMITED AUTHORITY TO MAKE GIFTS:

Granting gifting authority to your agent gives your agent the authority to take actions which could significantly reduce your property.

If you wish to allow your agent to make gifts to himself or herself, you must separately grant that authority in subdivision (c) below.

To grant your agent the gifting authority provided below, initial the bracket to the left of the authority.

(_____) I grant authority to my agent to make gifts to my spouse, children and more remote descendants, and parents, not to exceed, for each donee, the annual federal gift tax exclusion amount pursuant to the Internal Revenue Code. For gifts to my children and more remote descendants, and parents, the maximum amount of the gift to each donee shall not exceed twice the gift tax exclusion amount, if my spouse agrees to split gift treatment pursuant to the Internal Revenue Code.

This authority must be exercised pursuant to my instructions, or otherwise for purposes which the agent reasonably deems to be in my best interest.



(b) MODIFICATIONS:

Use this	section	if you	wish t	to auth	orize	gifts	s in	amou	ints	small	ler th	nan	the	gift	tax	exclus	sion
amount,	in amou	unts in	excess	of the	gift	tax e	exclu	ision	amo	unt,	gifts	to	othe	r be	nefic	ciaries	, or
other gif	t transac	ctions.															

other gift transactions.
Granting such authority to your agent gives your agent the authority to take actions which could significantly reduce your property and/or change how your property is distributed at your death. If you wish to authorize your agent to make gifts or transfers to himself or herself, you must separately grant that authority in subdivision (c) below.
() I grant the following authority to my agent to make gifts or transfers pursuant to my instructions, or otherwise for purposes which the agent reasonably deems to be in my best interest.
(c) GRANT OF SPECIFIC AUTHORITY FOR AN AGENT TO MAKE GIFTS TO HIMSELF OR HERSELF: (OPTIONAL)
If you wish to authorize your agent to make gifts to himself or herself, you must grant that authority in this section, indicating to which agent(s) the authorization is granted, and any limitations and guidelines.
() I grant specific authority for the following agent(s) to make the following gifts to himself or herself:
This authority must be exercised pursuant to my instructions, or otherwise for purposes which the agent reasonably deems to be in my best interest.
(d) ACCEPTANCE BY THIRD PARTIES: I agree to indemnify the third party for any claims that may arise against the third party because of reliance on this Statutory Gifts Rider.
(e) SIGNATURE OF PRINCIPAL AND ACKNOWLEDGMENT:
In Witness Whereof I have hereunto signed my name on
PRINCIPAL signs here:



State of New York County of ss.:		
On the day of personally appeared proved to me on the basis of satisfacto subscribed to the within instrument and in his/her/their capacity(ies), and the individual(s), or the person upon be instrument.	d acknowledged to me at by his/her their sig	that he/she/they executed the same gnature(s) on the instrument, the
Signature and Office of individual taking	ng acknowledgment	
(f) SIGNATURES OF WITNESSES:	:	
By signing as a witness, I acknowledg presence and the presence of the other principal's signature was affixed by hir the principal has stated that this Statute has signed it voluntarily. I am not name	witness, or that the prin m or her or at his or her ory Gifts Rider reflects	ncipal acknowledged to me that the r direction. I also acknowledge that his or her wishes and that he or she
Signature of witness 1	-	Signature of witness 2
Date	-	Date
Print Name	-	Print Name
Address	-	Address
City, State, Zip code	-	City, State, Zip code

(g) This document prepared by: