

THIS POWER OF ATTORNEY AUTHORIZES THE PERSON NAMED BELOW AS MY ATTORNEY-IN-FACT TO DO ONE OR MORE OF THE FOLLOWING: TO SELL, LEASE, GRANT, ENCUMBER, RELEASE OR OTHERWISE CONVEY ANY INTEREST IN MY REAL PROPERTY AND TO EXECUTE DEEDS AND ALL OTHER INSTRUMENTS ON MY BEHALF, UNLESS THIS POWER OF ATTORNEY IS OTHERWISE LIMITED HEREIN TO SPECIFIC REAL PROPERTY.

**DURABLE GENERAL POWER OF ATTORNEY
OF
JOHN JONES**

I, **JOHN JONES**, make this Durable General Power of Attorney appointing _____ my true and lawful attorney-in-fact. If he/she does not act, I appoint _____, to act with the same powers and authority.

This power of attorney is effective upon execution.

This power of attorney shall continue and not be affected by my subsequent disability or incapacity.

1. Purposes. My principal purpose in executing this Durable General Power of Attorney is to provide the fullest possible authority for my attorney-in-fact to act on my behalf and in my place and stead in the event that I become temporarily or permanently incapacitated without the necessity of any proceeding to establish a guardianship or conservatorship for me and my property. It is also my purpose specifically to permit my attorney-in-fact to carry out estate planning on my behalf. I authorize my attorney-in-fact to substitute his judgment for mine and to take any action on my behalf as fully and effectively as I could do if acting personally. If for any reason a guardianship or conservatorship proceeding is instituted, I request that the Court appoint my attorney-in-fact to be my guardian and conservator and to permit him to exercise on my behalf all of the powers herein set forth.

2. Powers of My Attorney-in-Fact. In addition to the powers set forth below, my attorney-in-fact may substitute his judgment for mine and perform any other acts of any nature whatsoever that in the opinion of my attorney-in-fact ought to be done to carry out the purposes of this Durable General Power of Attorney as fully and effectively as I could do if acting personally, provided however, that insofar as my attorney-in-fact is among the class of recipients to whom gifts or other transfers of my property may be made by my attorney-in-fact, such transfers may be made only for the health, education, maintenance and support of my attorney-in-fact and not to discharge his obligation of support to any person whom my attorney-in-fact has a duty to support; the authority provided hereunder shall not be construed as a general power of appointment. My attorney-in-fact is expressly included among the persons to whom, or for whose benefit, transfers of property by my attorney-in-fact may be made. No such transfers to or for the benefit of my attorney-in-fact shall be considered as self-dealing or violation of any fiduciary duty. The powers that may be exercised by my attorney-in-fact with respect

to any right or claim of mine existing now or in the future, and to any property, real and personal, tangible and intangible, which I now own or in which I subsequently acquire an interest, include but are not limited to the following:

A. To Manage My Property.

(1) To establish new financial accounts in my name and to make use of and terminate accounts of all kinds presently in my name, including, but not limited to, checking accounts, savings accounts, certificates of deposit, credit union accounts, money market accounts and any other similar accounts, make deposits to, write checks upon and/or withdraw funds or account balances now or hereafter outstanding to my credit or to the credit of my attorney-in-fact, whether or not the check or other instrument is drawn to the order of my attorney-in-fact;

(2) To buy, re-invest, cash-in, surrender, hypothecate, borrow against, transfer, give, sell, or otherwise dispose of any security, stock, bond, certificate of deposit, treasury bill or note, option, interest in a mutual fund, limited partnership interest or any other type of investment of whatever kind and nature without limitation, and to endorse any stock certificate or execute any other instrument or other writing, including stock powers, relating to any such disposition; and to close any account relating thereto and transfer the balance to any other account;

(3) To do all acts appropriate for maintaining my standard of living; to continue or alter whatever provision has been made by me with respect to food, shelter, clothing, transportation, and other living expenses;

(4) To obtain insurance for any or all items of personal property or effects which I may own now or in the future; to take possession of any such items; to store and safeguard or sell for such price and upon such terms conditions and security, if any, such items as my attorney-in-fact shall deem appropriate to otherwise dispose of any items of tangible personal property which my attorney-in-fact believes I may not need again; to transfer custody and possession (but not title) for storage and safekeeping of any such items to the person, if any, whom I have named in my will or in any trust of which I am the Grantor or in any memorandum which accompanies either such instrument, as the recipient of such property;

(5) To sign, endorse, assign, collect on, compromise, hypothecate, release and reconvey any promissory note, check, draft or other instrument or commercial paper of any nature whatsoever, negotiable or non-negotiable, for deposit, discount, collection or otherwise;

(6) To take any action without limitation with respect to any interest in real property owned by me now and/or at any time in the future including but not limited to the following powers:

a. To manage, subdivide, partition, sell, encumber, lease, abandon, give away and/or otherwise transfer any interest of mine, in whole or in part, specifically including but not limited to joint tenancies, co-tenancies, life estates, remainder interests, in any land, buildings, or other improvements or appurtenances to land, and any other real property (including mineral rights), to execute and cause to be recorded any and all deeds, deeds of trust or release, certificates of satisfaction, promissory notes, settlement documents, leases or any other writings necessary to effectuate any transaction relating to real property;

b. My attorney-in-fact shall have these powers with respect to the following identified real property as well as to any other real property interest I may acquire after the

date of execution of this instrument, including any interest in real property acquired by me by purchase, devise, inheritance, gift or operation of law and specifically including the property used as my personal residence at any time and from time to time. I currently have an ownership interest in the following real property:

[LIST PROPERTIES]

c. It is my intention to include within the meaning of the real property affected by this provision all fixtures attached to any of the above described real property, all personal property used in connection therewith, and all policies of insurance on such real property;

(7) To lease, sublease, and release; to eject, remove and relieve tenants or other persons from, and recover possession of by all lawful means; to collect, sue for, receive and receipt for rents and profits and to conserve, invest or utilize any and all of such rents, profits and receipts for the purposes described in this paragraph; to do any act of management and conservation; to maintain, protect, repair, preserve, insure, build upon, demolish, alter or improve all or any part thereof; and to subdivide, develop, and to dedicate easements over in regard to any real property, including, but not limited to, the property listed in the preceding paragraph, as well as any other real property in which I may own or hereafter acquire or receive an interest;

(8) To hold any of my property in the name of any Trustee, custodian or nominee, including the name of my attorney-in-fact without disclosing this relationship, but my attorney-in-fact will be responsible for the acts of any such Trustee, custodian or nominee;

(9) To partition or allot community or jointly owned property to create separate property for me;

(10) To continue, to close or to use in order to make purchases for my benefit whatever charge accounts I have maintained; to authorize another person to use such accounts for purchases for my benefit; to pay items charged on such accounts by any person authorized to make such charges;

(11) To manage, obtain insurance for, sell, give, convey or otherwise dispose of any motor vehicle, to apply for a Certificate of Title upon, and to endorse and transfer title to any automobile, truck, van, pick-up, motorcycle, boat, airplane or other vehicle, and to represent in such transfer or assignment that the title to said vehicle is free and clear of all liens and encumbrances except those specifically set forth in any such instrument or other document relating thereto;

(12) To establish and terminate contracts for safe deposit boxes in my name, and to have access to any safe deposit box registered in my name, or to which I otherwise have access and to add to or remove the contents;

13. To borrow and lend money on such terms, including, but not limited to, interest rates, security, and loan duration, as he deems advisable.

B. To Represent My Interests.

(1) To initiate, prosecute, defend or generally represent my interests and those of my attorney-in-fact in the performance of his duties in or with respect to legal matters, controversies, cases and questions of any kind in any forum whatsoever without limitation, and to retain at my expense the services of counsel with respect thereto and to pay, contest, or settle any claim by or against me or

my attorney-in-fact in the performance of his duties; nothing in this paragraph shall be construed as authorizing my attorney-in-fact to engage in the practice of law in violation of any statute relating thereto;

(2) To prepare, execute, file and prosecute any claim I may have for any benefit or assistance, financial or otherwise, to which I am or claim to be entitled with respect to my employment by any individual firms, partnership, corporation or government which is or was my employer, including but not limited to retirement, insurance, social security, military or civil service benefits of any kind whatsoever;

(3) To apply for and own policies of insurance on any of my property, and against any liabilities or damages he deems advisable, to pay any premiums or other charges required to maintain such policies, and to exercise any incident of ownership over such policies, including, but not limited to, any right to change or cancel the policy or make any elections with respect to the policies;

(4) To participate in the operation of any business or other enterprise of mine, including voting stock, and to incorporate, dissolve, or otherwise change the form of such business;

(5) To demand, arbitrate, settle, sue for, collect, receive, deposit, expend for my benefit, reinvest or make such other disposition of as my attorney-in-fact deems appropriate, all cash, rights to the payment of cash, property (real, personal, tangible, intangible or mixed), rights or benefits to which I am now or may in the future become entitled, regardless of identity of the individual or public or private entity involved including, but not limited to benefits under the Virginia Retirement System, Social Security Benefits, Civil Service Retirement Benefits, Veterans Administration Benefits, and benefits payable as Supplemental Security Income (SSI), Medicaid, Medicare, SSDI (for the purposes of receiving Civil Service Retirement, Social Security, Veterans Administration benefits or any other income from any Federal agency, my attorney-in-fact is herewith appointed my "Representative Payee"); to utilize all lawful means and methods to recover such assets or rights; qualify me for such benefits and claim such benefits on my behalf, and to compromise claims and grant discharges in regard to the matters described herein. The authority herein granted shall include, but not be limited to, converting my assets into assets that do not disqualify me from receiving such benefits or divesting me of such assets. In any divestment action or asset conversion, I direct that my attorney-in-fact, to the extent reasonably possible avoid disrupting the dispositive provisions of any estate plan of mine known to my attorney-in-fact, whether or not such estate plan is embodied in a will, trust, or otherwise. If it is necessary to disrupt such plan, then my attorney-in-fact is directed to use his best efforts to restore such plan as and when the opportunity to do so is available to my attorney-in-fact. If a transfer of cash by my attorney-in-fact is made to a pecuniary legatee under the provisions of my will or any trust executed by me, my attorney-in-fact shall ensure that such transfer is deemed a satisfaction of such legacy;

(6) To serve as my representative payee under any government retirement or benefit program;

(7) To maintain, renew, and purchase such medical and long-term care insurance as my attorney-in-fact shall deem necessary, file insurance claims, and collect the proceeds;

(8) To provide opportunities for me to engage in physical therapy, recreational and sports activities, including travel, as my health permits; to provide for such companionship for me as will meet my needs and preferences at a time when I am disabled or otherwise unable to arrange for such companionship myself;

(9) To make advance arrangements for my funeral and burial or cremation,

including the purchase of a burial plot and marker and/or disposition of my remains, and such other related arrangements as my attorney-in-fact shall deem appropriate;

(10) To arrange for my hospitalization, convalescent care, hospice, nursing home or home care and employ and discharge such medical personnel as my attorney-in-fact shall deem necessary for my physical, mental and emotional well-being;

(11) To hire and pay from my funds for the services of professional advisors, physicians, dentists, accountants, attorneys and investment counselors;

(12) To establish a new residency or domicile for me, from time to time and at any time, within or without the state, and within or without the United States, for such purposes as my attorney-in-fact shall deem appropriate, including but not limited to, any purpose for which this instrument was created;

(13) To support or continue to support any person, including my attorney-in-fact, whom I have undertaken to support or to whom I may owe an obligation of support, in the same manner and in accordance with the same standard of living as I may have provided in the past (adjusted if necessary by circumstances and inflation), including, but not limited to, the payment of real property taxes, payments on loans secured by my residence, maintenance of my residence, food, clothing and shelter, medical, dental and psychiatric care, and education (including education in vocational and trade schools, training in music, stage, arts and sports, special training provided at institutions for the mentally or physically handicapped, undergraduate and graduate study in any field at public or private universities, colleges or other institutions of higher learning) and in providing for such education to pay for tuition, books and incidental charges made by the educational institutions, travel costs to and from such institutions, room and board, and a reasonable amount of spending money. This provision shall not be interpreted in a manner that would have the effect of creating a duty to provide support to any person nor as the basis for a claim for support by any person. Before making any such payments, my attorney-in-fact shall first consider whether the available assets are adequate to provide for my needs.

(14) To obtain, and acknowledge my consent and authorization to the release and disclosure of originals and copies of my protected health information, individually identifiable health information, medical records, reports, test results, notes prepared by my doctors, nurses and other medical practitioners and other data in any form, including information transmitted orally, or in written or electronic form, and information related to electronic health transactions whether recorded in written or electronic form. I hereby release any insurance company, hospital, clinic, doctor, nurse, technician and other health care provider from any and all liability resulting from the release or disclosure of such information to my attorney-in-fact. This power, consent, authorization and release shall be effective whether or not such information is considered private, secure or protected, or prohibited from release or disclosure pursuant to the Health Insurance Portability and Accountability Act of 1996 (HIPPA), any amendment thereto or regulation promulgated thereunder, or any other law, judicial decision or custom.

C. To Conduct Financial, Tax and Estate Planning.

(1) To make gifts, grants or other transfers without consideration of my property, including, but not limited to, cash, securities, life insurance policies and real property to any child or grandchild of mine in an amount not limited to that which may be excluded from gift tax by my Federal Gift Tax annual exclusion; such gifts may be made outright, in trust or to any legal guardian or custodian under any applicable Uniform Transfers (or Gifts) to Minors Act, as my attorney-in-fact

deems appropriate, even if he is the Trustee, guardian or custodian; no action taken by my attorney-in-fact pursuant to this paragraph shall be considered self-dealing or a violation of any fiduciary duty;

(2) To make any low-interest or interest-free loans to any person to whom gifts may be made under the preceding paragraph, with such duration and security, or entirely without security, as he deems advisable;

(3) To establish and fund with all or any part of my property, real and personal, tangible and intangible, a living trust, revocable or irrevocable, to take any action with respect to any existing trust of which any child of mine is a beneficiary, including the right to transfer additional assets to any trust, to exercise on my behalf the power to amend any trust, to renounce or disclaim any benefit or interest in any trust and to make any decision whatsoever without limitation with respect to any trust, and to provide, in the instrument establishing and governing said trust, for the disposition of trust assets upon my death so as to permit any property transferred to said trust to pass to my descendants or other beneficiaries upon my death without the necessity of a probate proceeding; no action taken by my attorney-in-fact pursuant to this paragraph shall be considered self-dealing or a violation of his fiduciary duty;

(4) To withdraw or receive the income or principal of any trust over which I may have a right of receipt or withdrawal; to request and receive the income or principal of any trust with respect to which the Trustee thereof has the discretionary power to make distribution to me or on my behalf, and to execute and deliver to such Trustee a receipt and release or similar document for the income or principal so received; to exercise (in whole or in part), release or allow to lapse any power of appointment held by me, whether general or special, or revocation under any trust (including any trust with respect to which I may exercise any such power only with the consent of another person, even if my attorney-in-fact is such other person), whether or not such power of appointment was created by me, subject however, to any restrictions upon such exercise imposed upon my attorney-in-fact and set forth in other provisions of this instrument;

(5) To apply for and own, cash in, surrender, borrow against, purchase, maintain, collect, cancel or change the ownership or beneficiary designation of any insurance policy insuring my life, and to exercise any other incident of ownership over such policies; my attorney-in-fact is expressly authorized to assign ownership of any such policy to himself or to designate himself as beneficiary thereof; no such action shall be considered self-dealing or violation of fiduciary duty;

(6) To cash in, surrender, borrow against, purchase, maintain, collect, cancel or change the ownership of any annuity in which I have or acquire or to designate and change the recipient or other beneficiary of any such annuity; to purchase an annuity providing income for me (or any member of my family); said annuity may provide for a remainder or for no remainder;

(7) To create and contribute to any employee benefit plan, to select or change any payment option under any IRA, Keogh, or other pension, retirement or other employee benefit plan, to make voluntary contributions to such plan, to "roll-over" plan benefits into other retirement plans, to apply for, pursue claims for and receive payments of benefits, to make or change beneficiary designations, and to waive rights given to non-employee spouses under state or Federal law;

(8) To receive or disclaim in whole or in part any bequest or devise or any interest in trust provided for my benefit under the will of any person or under any trust established for my benefit, or any property to which I would become entitled by right of survivorship, or any life insurance proceeds to which I may become entitled, or any other transfer of property to me and to

execute and deliver a valid disclaimer under the Internal Revenue Code and the laws governing the probate of estates;

(9) To sign, make, execute and file in my name and on my behalf with any tax authority, any tax returns, refund claims, requests for extension, forms, including but not limited to any power of attorney form required by the Internal Revenue Service or any state or local taxing authority, and reports that may be required by law, and to represent me before any tax authority, including the Internal Revenue Service, on any matter relating to any tax, including Federal, state and local income, gift, FICA, and payroll taxes for any tax year.

(10) To consent on my behalf to any gift or other transfer by my spouse of any property, real or personal, or to ratify any such gift or transfer previously made, without regard to the recipient, time, place or circumstances of such transfer, specifically including any property in which I or my estate may or would otherwise have an interest under any statutes relating to the augmented estate of a decedent, dower, curtesy or a spousal elective share;

D. To Consult With My Advisors. In furtherance of the purposes of the Durable General Power of Attorney, my attorney-in-fact is authorized to consult with my attorneys, physicians, accountants, financial advisor, or other professionals with respect to any issue regarding the management of my affairs, including my physical or mental capacity to manage my affairs. I request my advisors to cooperate with my attorney-in-fact, and to the extent necessary to effectuate this purpose, I hereby waive any and all privileges such as the attorney-client privilege, the patient-physician privilege or other similar protection of a confidential relationship.

3. Third Parties Held Harmless.

A. No person shall be liable for relying upon this Durable General Power of Attorney.

B. As an inducement to third parties to rely upon this Durable General Power of Attorney, I agree that any third party relying upon it without actual notice of its revocation or of my death, without regard to the length of time which may pass from the date of execution of this Durable General Power of Attorney until reliance on it by a third party is sought by my attorney-in-fact, shall be held harmless by me, my estate, heirs, successors and assigns, for any liability or loss suffered as a result of such reliance.

C. I further authorize my attorney-in-fact to institute any action in law or equity against any individual who, or organization which, in the absence of the notice referred to in Paragraph B above, refuses to rely on this Durable General Power of Attorney and by reason of such refusal causes injury to me or to my estate, specifically including injury resulting from the imposition of estate taxes which would have been avoided if the actions of my attorney-in-fact had not been unreasonably impeded.

D. I hereby ratify and confirm all actions which may be taken by my attorney-in-fact.

E. Any third party dealing with any person named as successor attorney-in-fact may rely

upon as conclusively correct an affidavit of such successor attorney-in-fact that such person named as prior attorney-in-fact is no longer serving.

F. A notarized copy of this Durable General Power of Attorney, certified as a true and exact copy by a notary public who personally witnessed the copying thereof from the original, shall, for all purposes, be deemed an original; my attorney-in-fact shall maintain a list, to be kept in the same location as the original, of each individual and institution holding such a certified true and exact copy; the original of this document shall at all times be available for inspection by any person receiving or relying on a certified true and exact copy.

WITNESS my signature and seal this _____ day of _____, 20__.

_____[SEAL]
JOHN JONES

WITNESSES:

COMMONWEALTH OF VIRGINIA)ss

The foregoing Durable General Power of Attorney was subscribed, sworn to and acknowledged before me this _____ day of _____, 20__, by **JOHN JONES**, the Principal, as her free act and voluntary deed, and by _____ and _____, witnesses.

Notary Public