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Edward M. Moody
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Power of Attorney

Mail to:

Danielle K Russell

17870 Sarah Ct.

Country Club Hills, IL 60478

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Durable Power of Attorney of Felicia G. Faulkner

I, Felicia G. Faulkner of Broward County Florida, am creating a durable power of attorney intended to comply with the Florida Power of Attorney Act (part II of chapter 709, Florida Statutes) as amended from time to time. I hereby revoke all powers of attorney previously granted by me as Principal and terminate all Agency relationships created by me except:

- (i) powers granted by me under any state statutory short form durable power of attorney;
- (ii) powers granted by me under any Designation of Health Care Surrogate;
- (iii) powers granted by me on forms provided by financial institutions granting the right to write checks on, deposit funds to, and withdraw funds from accounts to which I am a signatory; and
- (iv) powers granting access to a safe deposit box.

Article One Appointment of Agent

Section 1.01 Initial Agent

I appoint Danielle K. Russell to serve as my Agent.

Section 1.02 Successor Agent

If Danielle K. Russell resigns, dies, becomes incapacitated, is not qualified to serve, or declines or otherwise fails to serve, I appoint the following to serve as my successor Agent, in the order named:

First: Calvin O. Russell, Jr.

Second: Daniel N. Faulkner, II

If any successor Agent resigns, dies, becomes incapacitated, is not qualified to serve, or declines or otherwise fails to serve as my Agent, I appoint the next successor Agent named above to serve as my Agent.

Section 1.03 Authority to Delegate

Any serving Agent may delegate, in writing, any of the Agent's authority to any other Agent that I have designated in this Durable Power of Attorney to serve with the delegating Agent or as a successor Agent. The serving Agent making a delegation under this provision may revoke the delegation at any time.

Section 1.04 No Person Under 21 Years of Age May Serve as Agent

No person named as my Agent or successor Agent may serve until that person has attained the age of 21 years.

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Section 1.05 Prior or Joint Agent Unable to Act

A successor Agent, or an Agent serving jointly with another Agent, may establish that the acting Agent or joint Agent has resigned, died, become incapacitated, is no longer qualified to serve, or declined or otherwise failed to serve as Agent by signing an affidavit to that effect. The affidavit may (but need not) be supported by a death certificate of the Agent, a certificate showing that a guardian or conservator has been appointed for the Agent, a letter from a physician stating that the Agent is incapable of managing his or her own affairs, or a letter from the Agent stating his or her unwillingness to act or delegating his or her power to the successor Agent.

Article Two

Effectiveness of Appointment - Durability Provision

Section 2.01 Effectiveness

The authority granted to my Agent under this Durable Power of Attorney shall be effective immediately upon signing.

Section 2.02 Durability

This Durable Power of Attorney is not terminated by lapse of time or my subsequent incapacity, except as provided in section 709.2109, Florida Statutes.

Section 2.03 Termination of Durable Power of Attorney

This Durable Power of Attorney shall expire at the earlier of:

- (v) adjudication that I am totally or partially incapacitated by a court, unless the court determines that certain authority granted by this Durable Power of Attorney is to be exercisable by my Agent;
- (vi) my death (except for post-death matters allowed under state law); or
- (vii) my revocation of this Durable Power of Attorney.

Section 2.04 Suspension of Agent's Authority

If any person initiates judicial proceedings to determine my incapacity or for the appointment of a guardian advocate, the authority granted under this Durable Power of Attorney is suspended until the petition is dismissed or withdrawn or the court enters an order authorizing my Agent to exercise one or more powers granted under this Durable Power of Attorney. However, if my Agent is my parent, spouse, child, or grandchild, the authority under this Durable Power of Attorney is not suspended unless a verified motion in accordance with section 744.3203, Florida Statutes, is also filed.

Article Three General Powers

I grant my Agent the powers described in this Article so that my Agent may act on my behalf. In addition, my Agent may do everything necessary to exercise the powers listed below.

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My Agent may exercise any power described in this Durable Power of Attorney on my behalf with respect to any real property I now own or may acquire in the future.

Section 3.01 Real and Personal Property Sales and Purchases

Unless specifically limited by the other provisions of this Durable Power of Attorney, my Agent may:

- (viii) sell, exchange, and convey any interest I own in any kind of property, real or personal, including homestead property under Florida law or the laws of any other state, and determine the terms of sale and grant options with regard to sales;
- (ix) dispose of sales proceeds on my behalf as my Agent determines is appropriate;
- (x) buy any kind of property, real or personal, including homestead property under Florida law or the laws of any other state, and determine the terms for buying property and may obtain options to buy property;
- (xi) arrange to insure purchased property, and otherwise arrange for its safekeeping;
- (xii) borrow money for the purposes described in this Section and to secure the loan in any manner my Agent determines is appropriate, and repay the loan from my funds;
- (xiii) pay for any purchases made; and
- (xiv) repay any cash advanced from my credit cards.

Section 3.02 Real Property Management

My Agent may manage any real property I now own or may acquire in the future, including my personal residence and homestead property under Florida law or the laws of any other state. Unless specifically limited by the other provisions of this Durable Power of Attorney, my Agent may:

- (xv) declare, create, or execute a homestead on my personal residence under Florida law or the laws of any other state; and terminate, abandon, release or give a waiver on any interest I have in a homestead;
- (xvi) lease and sublease property for any period, and grant options to lease or subdivide property, even if the term of the lease, sublease, or option extends beyond the term of this Durable Power of Attorney;
- (xvii) eject and remove tenants or other persons from property, and recover the property by all lawful means;
- (xviii) collect and sue for rents;
- (xix) execute occupancy agreements on my behalf;
- (xx) pay, compromise, or contest tax assessments and apply for tax assessment refunds;
- (xxi) subdivide, partition, develop, dedicate property to public use without consideration, and grant or release easements over my real property;
- (xxii) maintain, protect, repair, preserve, insure, build upon, improve, demolish, abandon, and alter all or any part of my real property;
- (xxiii) employ laborers;

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- (xxiv) obtain or vacate plats and adjust boundaries;
- (xxv) adjust differences in the property's value on exchange or partition by giving or receiving consideration;
- (xxvi) release or partially release real property from a lien;
- (xxvii) enter into any contracts, covenants, and warranty agreements regarding my real property that my Agent considers appropriate; and
- (xxviii) encumber property, including homestead property under Florida law or the laws of any other state, by mortgage or deed of trust.

Section 3.03 Tangible Personal Property Management

My Agent may manage any tangible personal property I now own or may acquire in the future. Unless specifically limited by the other provisions of this Durable Power of Attorney, my Agent may:

- (xxix) lease and sublease property for any period, and grant options to lease or subdivide property, even if the term of the lease, sublease, or option extends beyond the term of this Durable Power of Attorney;
- (xxx) recover my property by all lawful means;
- (xxxi) collect and sue for rents;
- (xxxii) take possession of and use my property in order to exercise any authority granted in this Power of Attorney;
- (xxxiii) pay, compromise, or contest tax assessments and apply for tax assessment refunds;
- (xxxiv) maintain, protect, repair, preserve, insure, improve, destroy, and abandon all or any part of my property; and
- (xxxv) grant security interests in my property.

My Agent may accept tangible personal property as a gift or as security for a loan.

Section 3.04 Residence and Tangible Personal Property

Without limiting any other authority granted in this Durable Power of Attorney, if my Agent determines that I will never be able to return to my residence from a hospital, hospice, nursing home, convalescent home, or similar facility, my Agent may sell, lease, sublease, or assign my interest in my residence on terms and conditions that my Agent considers appropriate.

As it relates to items of tangible personal property remaining in my residence, my Agent may:

- (xxxvi) store and safeguard any items, and pay all storage costs;
- (xxxvii) sell any items that my Agent believes I will never need again on terms and conditions that my Agent considers appropriate; or
- (xxxviii) transfer custody and possession of any item to the person named in my estate planning documents as the person to receive that item upon my death.

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Section 3.05 Bank Accounts and Banking Transactions

My Agent has authority to conduct banking transactions as provided in section 709.2208(1), Florida Statutes. Without limiting such authority, my Agent may:

- (xxxix) establish, continue, modify, or terminate an account or other banking arrangement with a financial institution;
 - (xl) contract for services available from a financial institution, including renting a safe-deposit box or space in a vault;
 - (xli) withdraw, by check, order, electronic funds transfer, or otherwise, money or property of the principal deposited with or left in the custody of a financial institution;
 - (xlii) receive statements of account, vouchers, notices, and similar documents from a financial institution and act with respect to them;
 - (xliii) purchase cashier's checks, official checks, counter checks, bank drafts, money orders, and similar instruments;
 - (xliv) endorse and negotiate checks, cashier's checks, official checks, drafts, and other negotiable paper of the principal or payable to the principal or the principal's order, transfer money, receive the cash or other proceeds of those transactions, and accept a draft drawn by a person upon the principal and pay it when due;
 - (xlv) apply for, receive, and use debit cards, electronic transaction authorizations, and traveler's checks from a financial institution;
 - (xlvi) use, charge, or draw upon any line of credit, credit card, or other credit established by the principal with a financial institution; and
 - (xlvii) consent to an extension of the time of payment with respect to commercial paper or a financial transaction with a financial institution.

Section 3.06 Investments and Investment Transactions

My Agent has authority to conduct investment transactions as provided in section 709.2208(2), Florida Statutes. Without limiting such authority, my Agent may:

- (xlviii) buy, sell, and exchange investment instruments;
- (xlix) establish, continue, modify, or terminate an account with respect to investment instruments;
 - (l) pledge investment instruments as security to borrow, pay, renew, or extend the time of payment of a debt of the principal;
 - (li) receive certificates and other evidences of ownership with respect to investment instruments;
 - (lii) exercise voting rights with respect to investment instruments in person or by proxy, enter into voting trusts, and consent to limitations on the right to vote;
 - (liii) sell commodity futures contracts and call and put options on stocks and stock indexes; and

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- (liv) in accordance with section 709.2201(2)(a), Florida Statutes, execute stock powers or similar documents on my behalf and delegate to a transfer agent or similar person the authority to register any stocks, bonds, or other investment instruments into or out of my name or nominee's name.

For purposes of this Section, the term "investment instruments" means stocks, bonds, mutual funds, and all other types of securities and financial instruments, whether held directly, indirectly, or in any other manner, including:

- (lv) shares or interests in a private investment fund, including, but not limited to, a private investment fund organized as a limited partnership, a limited liability company, a statutory or common law business trust, a statutory trust, or a real estate investment trust, joint venture, or any other general or limited partnership;
- (lvi) derivatives or other interests of any nature in securities such as options, options on futures, and variable forward contracts;
- (lvii) mutual funds;
- (lviii) common trust funds;
- (lix) money market funds;
- (lx) hedge funds;
- (lxi) private equity or venture capital funds;
- (lxii) insurance contracts; and
- (lxiii) other entities or vehicles investing in securities or interests in securities whether registered or otherwise, except commodity futures contracts and call and put options on stocks and stock indexes.

Section 3.07 Obligations

My Agent may collect all rights and benefits to which I am entitled now or in the future, including, but not limited to rights to, cash payments, property, debts, accounts, legacies, bequests, devises, dividends, and annuities. In collecting my obligations, unless specifically limited by the other provisions of this Durable Power of Attorney, my Agent may demand, sue for, arbitrate, settle, compromise, receive, deposit, expend for my benefit, reinvest, or otherwise dispose of these matters as my Agent determines appropriate.

Section 3.08 Bankruptcy

My Agent may act for me with respect to bankruptcy or insolvency, whether voluntary or involuntary, concerning me or some other person, or with respect to a reorganization, receivership, or application for the appointment of a receiver or trustee that affects an interest I have in any property or other thing of value.

Specifically, and without limiting the preceding, my Agent may act for me with respect to filing for bankruptcy, and in support of such filing may—

- (lxiv) employ counsel to represent me;
- (lxv) select any exemptions available to me;

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- (lxvi) determine which debts to reaffirm;
- (lxvii) make any decisions regarding repayment and reorganization plans;
- (lxviii) discuss my affairs with credit-counseling and debtor-education services;
- (lxix) discuss my affairs with and employ debt-restructuring services; and
- (lxx) take any other actions to further my interests.

Section 3.09 Legal Actions

My Agent may institute, supervise, prosecute, defend, intervene in, abandon, compromise, adjust, arbitrate, settle, dismiss, and appeal from any and all legal, equitable, judicial, or administrative hearings, actions, suits, or proceedings involving me in any way. This authority includes, but is not limited to, claims by or against me arising out of property damage or personal injury suffered by or caused by me or under circumstances such that the resulting loss may be imposed on me. My Agent may otherwise engage in litigation involving me, my property, or my legal interests, including any property, interest, or person for which or whom I have or may have any responsibility.

Section 3.10 Fiduciary Positions

My Agent may resign or renounce for me any fiduciary position I hold now or in the future including personal representative, trustee, guardian, attorney-in-fact, and officer or director of a corporation and any governmental or political office or position. In so doing, my Agent may file an accounting with the appropriate court of competent jurisdiction or settle on the basis of a receipt, release, or other appropriate method.

Section 3.11 My Support

My Agent may do anything reasonably necessary to maintain my customary standard of living, including:

- (lxxi) maintain my residence by paying all operating costs, including, but not limited to, interest on mortgages or deeds of trust, amortization payments, repairs, and taxes, or by purchasing, leasing, or making other arrangement for a different residence;
- (lxxii) provide normal domestic help;
- (lxxiii) provide clothing, transportation, medicine, food, and incidentals; and
- (lxxiv) make all necessary arrangements, contractual or otherwise, for my care at any hospital, hospice, nursing home, convalescent home or similar establishment, or in my own residence should I desire it, and assure that all of my essential needs are met wherever I may be.

Section 3.12 Recreation and Travel

My Agent may, at my expense, allow me to engage in recreational and sports activities as my health permits, including travel.

Section 3.13 Advance Funeral Arrangements

My Agent may make advance arrangements for my funeral and burial, including a burial plot, marker, and any other related arrangements that my Agent considers appropriate.

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Section 3.14 Memberships

My Agent may establish, cancel, continue, or initiate my membership in organizations and associations of all kinds.

Article Four Additional Powers

In addition to the powers specified in Article Three, my Agent has the powers specified in this Article. If a power specified in this Article conflicts with a power specified in Article Three, the power specified in this Article controls.

Section 4.01 Fixtures and Personalty

My Agent may engage in real estate transactions or transactions which involve any proprietary lease or stock evidencing my ownership of a cooperative apartment, including all fixtures and articles of personal property used in connection with the real property (my Agent may include such property in the deeds, mortgages, agreements, and any other instruments to be executed and delivered in connection with real estate transactions and which may be described in said instruments with more particularity).

Section 4.02 Insurance Transactions

My Agent may engage in insurance transactions, including applying for, maintaining, canceling, paying premiums on, increasing or decreasing coverage, collecting, borrowing from, transferring ownership, surrendering and/or purchasing insurance policies.

Section 4.03 Estate Transactions

My Agent may engage in estate transactions, including Receipt, Release, and Refunding Agreements and Waivers and Consents.

Section 4.04 Safe-Deposit Boxes

My Agent may enter any safe-deposit box or other place of safekeeping standing in my name alone or jointly with another and to remove the contents and to make additions. In accordance with section 709.2114(1)(d), Florida Statutes, my Agent must create and maintain an accurate inventory each time my Agent accesses my safe-deposit box.

Section 4.05 Loans and Notes

My Agent may engage in all dealings with respect to loans and forgiveness of debts. My Agent may borrow money on such terms as my Agent may decide in his or her sole discretion, on a secured or unsecured basis, and to execute all notes, mortgages, and other instruments relating to such, provided any such loan carries a fair market interest rate.

Section 4.06 Government Agencies and Benefits

My Agent has the unrestricted power to deal with and obtain maximum entitlements and benefits relating to the Social Security Administration, Veterans Administration, Social Services Departments, Social Security Disability Insurance, Supplemental Security Income, Medicaid,

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Medicare, Worker's Compensation and all other government benefits or entitlement programs, including claims, planning for eligibility, and submission of applications and appeals. In this regard, my Agent is authorized to execute and deliver any power of attorney or authorization-to-act form requested or required by a governmental agency. This power shall impose no affirmative duty on my Agent to provide information and/or documentation to any government agency.

Section 4.07 Deal with Tax Authorities

My Agent is authorized to:

- (i) deal with tax authorities, to execute and sign on my behalf any and all Federal, state, local, and foreign income and gift tax returns (as authorized under Section 1.6012-1(a)(5) of Title 26 of the Code of Federal Regulations or under any state, local, or foreign authority), including estimated returns and interest, dividends, gains, and transfers, and to pay any taxes, penalties, and interest due thereon;
- (ii) represent me or to sign an Internal Revenue Service Form 2848 (Power of Attorney or Declaration of Representative) or Form 8821 (Tax Information Authorization), or comparable authorization, appointing a qualified lawyer, certified public accountant, or enrolled agent (including my Agent, if so qualified) to represent me before any office of the Internal Revenue Service, state, local, or foreign taxing authority with respect to the types of taxes and years referred to above, and to specify on said authorization said types of taxes and years;
- (iii) receive from or inspect confidential information in any office of the Internal Revenue Service, state, local, or foreign tax authority;
- (iv) receive and deposit, in any one of my bank accounts, or those of any revocable trust of mine, checks in payment of any refund of Federal, state, local, or foreign taxes, penalties, and interest;
- (v) execute waivers (and offers of waivers) of restrictions on assessment or collection of deficiencies in taxes and waivers of notice of disallowance of a claim for credit or refund;
- (vi) execute consents extending the statutory period for assessment or collection of such taxes; to execute Offers in Compromise and Closing Agreements under Section 7121 or comparable provisions of the Internal Revenue Code, as amended, or any federal, state, local, or foreign tax statutes or regulations; and
- (vii) substitute another representative for any one of those previously appointed by me or my Agent, and to receive copies of all notices and other written communications involving my federal, state, local, or foreign taxes at such address as my Agent designates.

Section 4.08 Reimbursement of Health Care Agent

My Agent may reimburse my Surrogate under any health care directive, including but not limited to a Designation of Health Care Surrogate, even if such Surrogate is my Agent, for any costs

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(including legal fees) reasonably incurred in or as a result of acting pursuant to such health care directive.

Section 4.09 Employment of Professionals

My Agent may retain, discharge, and pay for, in the sole discretion of my Agent, the services of professionals, including, but not limited to, information technology experts, attorneys, accountants, financial planners, geriatric care managers, social workers, and any other health care professionals. My Agent is not obligated to retain or pay for any health care professional on my behalf.

Section 4.10 Intent to Return Home

It is my intention to return home if I should be in a hospital, rehabilitation center, or nursing home, and my Agent shall take all steps, including, but not limited to, executing any document, affidavit, or Declaration of Intent to Return Home on my behalf, to effectuate the same.

Section 4.11 Domicile

My Agent may change or maintain my domicile and/or residency for any and all purposes and take any and all actions to effectuate the foregoing.

Section 4.12 Nomination of Guardian

I intend hereby to render unnecessary any future proceeding for a court-appointed Guardian in the event I become temporarily or permanently incapacitated or incompetent. Accordingly, I request, in the strongest possible terms, that any court that may receive or act upon a petition for the appointment of a Guardian should deny such petition so long as my Agent is acting under this power of attorney.

If a Guardian is ever appointed for me in spite of this request, I direct that the person serving, or named to serve, as my Agent under this power of attorney be named as my Guardian.

Section 4.13 Caregiver Agreements

My Agent may enter into, execute, modify, alter, or amend any contract or agreement (for example, a Caregiver Agreement or Personal Services Contract) pertaining to my medical, personal, or general care that I may require at my residence, assisted living facility, nursing facility, or in another's residence on my behalf. I expressly authorize my Agent to also serve as a caregiver under any such agreement and to be paid in accordance with the terms and conditions of such agreement, provided, however, that such services are compensated at fair market value.

Section 4.14 Credit Cards

My Agent may use any credit card in my name; to make purchases on my behalf; to open a new credit card account and to close any existing credit card account.

Section 4.15 Online Accounts, Digital Assets, and Digital Devices

Without limiting any other provision of this Durable Power of Attorney, and subject to the limitations of any other provision of this Durable Power of Attorney, my Agent has the powers described in this Section.

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My Agent has full authority to deal with Online Accounts, Digital Assets, and Digital Devices of all kinds, wherever located. This authority includes, but is not limited to, the power to acquire, create, establish, access, control, modify, cancel, delete, continue, transfer, and take possession of such accounts, assets, and devices.

However, if I have used an online tool to direct the custodian of an Online Account, Digital Asset, or Digital Device to not disclose certain information, and if the online tool allows for the modification or deletion of that direction at all times, then such direction overrides the authority granted in this Section.

Further, even though state law might not require a custodian to disclose a deleted digital asset, my Agent is authorized to access them, and the custodian will be held harmless for doing so.

My Agent may request and change my access credentials to any Online Account, Digital Asset, and Digital Device (such as username, password, and secret question), and any third-party dealing with my Agent in good faith will be held harmless for releasing such access credentials.

For purposes of this Durable Power of Attorney, the following definitions apply:

(a) Online Accounts

The term "Online Accounts" means accounts that are accessible through the Internet or other similar method, including, but not limited to: bank accounts; investment accounts; other financial accounts; accounts with health care providers; social media accounts (like LinkedIn, Facebook, and Twitter); gambling and poker accounts; accounts with publishers; accounts for access to employee benefits; email accounts; accounts with Internet service providers; accounts to manage websites and website domain names; accounts with retail vendors; tax-preparation service accounts; affiliate marketing accounts; accounts with utility companies; user access accounts on third-party Digital Devices; and any other online account.

(b) Digital Assets

The term "Digital Assets" means intangible personal property related to digital technology (whether located on a Digital Device or an Online Account), including, but not limited to: emails sent or received; text messages sent or received; other digital communications sent or received; digital music; digital photographs; digital videos; software licenses; social network accounts; file sharing accounts; online access to financial accounts; domain registrations; DNS service accounts; website hosting accounts; personal and commercial websites; tax preparation service accounts; online store accounts; affiliate marketing accounts; and other types of online accounts and digital items that currently exist or may exist as technology develops.

(c) Digital Devices

The term "Digital Devices" means tangible personal property related to digital technology capable of storing Digital Assets or accessing Online Accounts, and includes, but is not limited to: desktop computers; laptop computers; tablet computing devices (tablets); other mobile computing devices; peripheral devices; hard disk drives; solid state drives; flash memory devices; other storage devices; mobile telephones; smartphones;

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and any other type of digital device that currently exists or may exist as technology develops.

Section 4.16 Spiritual and Religious Needs

My Agent may arrange for the involvement of religious clergy or spiritual leaders in my care, provide said persons access to me at all times, arrange or maintain my membership in religious or spiritual organizations, and create opportunities for me to derive comfort and spiritual satisfaction from such activities, including the purchase of religious books, tapes, and other materials.

Section 4.17 Companionship

My Agent may provide for such companionship for me, in the sole discretion of my Agent, as will meet my needs and preferences at a time when I am disabled or otherwise unable to arrange for such companionship myself.

Section 4.18 U.S. Mail

My Agent may open, read, respond to, and redirect my mail, and represent me before the U.S. Postal Service in all matters relating to mail service.

Article Five Special Powers

In addition to the powers specified in Article Three and Article Four, my Agent has the powers specified in this Article. If a power specified in this Article conflicts with a power specified in Article Three or Article Four, the power specified in this Article controls.

My initials underneath *Yes* below are intended to comply with section 709.2202(1), Florida Statutes, which requires me to initial or sign next to enumerations of certain authorities in order for my Agent to exercise the authorities. My initials underneath *No*, if any, are intended to indicate that I do not want my Agent to have that authority.

Section 5.01 Disclaimers and Statutory Elections

Yes	No	My Agent may make statutory elections and renounce or disclaim any interest in property by testate or intestate succession or by inter vivos transfer consistent with Florida law.
FGR	_____	
(initials)	(initials)	

Section 5.02 Powers of Appointment

Yes	No	My Agent may exercise in whole or in part, or decline to exercise, or disclaim my rights under any special or general power of appointment or any rights retained by me in any trust or otherwise, whether or not any such trust or other instrument was created by me or others.
FGR	_____	
(initials)	(initials)	

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Section 5.03 Trusts

Yes	No	My Agent may create and fund inter vivos trusts of any type, whether revocable or irrevocable, and whether or not I am a beneficiary.
F	F	
(initials)	(initials)	

Yes	No	With respect to any trust created by me or on my behalf, my Agent may amend, modify, revoke, or terminate the trust, but only if the trust instrument explicitly provides for amendment, modification, revocation, or termination by an Agent. Further, my Agent may add property to an existing or subsequently created trust, and accept transfers or distributions from any trustee of any trust, including any trust over which I have a right of receipt or withdrawal, whether as grantor, beneficiary, or otherwise.
F	G F	
(initials)	(initials)	

Yes	No	Also, and without limiting the authority granted to my Agent in this Section, my Agent may:
L	E F	
(initials)	(initials)	

- (i) create and fund a sole-benefit trust in accordance with United States Code, Title 42, Section 1396p(c)(2)(B);
- (ii) create and fund a self-settled special needs trust in accordance with United States Code, Title 42, Section 1396p(d)(4)(A);
- (iii) create and fund a qualified income trust in accordance with United States Code, Title 42, Section 1396p(d)(4)(B) if such a trust should be deemed necessary to qualify me for Medicaid benefits, and make arrangements for the diversion of my income to such a trust as necessary to comply with applicable Medicaid rules and regulations, as are more particularly set forth in the Economic Self Sufficiency Manual Section 1840.0110;
- (iv) sign all necessary documents to allow me to join any trust qualifying under United States Code, Title 42, Section 1396p(d)(4)(C) and transfer any portion of my assets to such trust; and
- (v) create a trust for the care of my domestic pets in accordance with section 736.0408, Florida Statutes.

Section 5.04 Annuities

Yes	No	My Agent may waive my right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan. My Agent may withdraw from, transfer ownership, surrender, or purchase any commercial annuity, private annuity, or grantor retained annuity trust.
F	F	
(initials)	(initials)	

Section 5.05 Gifting Powers

Yes	No	Notwithstanding any other provision of this Durable Power of Attorney, my Agent may make gifts of any interest I have in real or personal property ("my property") to any person or entity, in any amount, excluding my Agent.
F	E H	
(initials)	(initials)	

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<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td style="text-align: center;"><u>F G F</u></td> <td></td> </tr> <tr> <td style="text-align: center;">(initials)</td> <td style="text-align: center;">(initials)</td> </tr> </table>	Yes	No	<u>F G F</u>		(initials)	(initials)	<p>Unless otherwise specified above, the value of any gift made pursuant to this Section may exceed the annual dollar limits of the federal gift tax exclusion under Section 2503(b) of the Internal Revenue Code. Further, any gift made pursuant to this Section must be made in accordance with, and to the extent my Agent has actual knowledge of, the following:</p> <ul style="list-style-type: none"> (i) my pattern of prior giving; or (ii) the provisions contained in my estate planning or any other documents for beneficiaries to receive assets upon my death (for example, a trust, will, annuity or life insurance contract, or deed naming beneficiaries).
Yes	No						
<u>F G F</u>							
(initials)	(initials)						

Section 5.06 Qualified Plans

<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td style="text-align: center;"><u>F G F</u></td> <td></td> </tr> <tr> <td style="text-align: center;">(initials)</td> <td style="text-align: center;">(initials)</td> </tr> </table>	Yes	No	<u>F G F</u>		(initials)	(initials)	<p>My Agent may deal in all respects with any Qualified Plan or Individual Retirement Account that I may own and to make any and all available elections or beneficiary designations on my behalf.</p>
Yes	No						
<u>F G F</u>							
(initials)	(initials)						

Section 5.07 Estate and Long Term Care Planning

<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td style="text-align: center;"><u>F G F</u></td> <td></td> </tr> <tr> <td style="text-align: center;">(initials)</td> <td style="text-align: center;">(initials)</td> </tr> </table>	Yes	No	<u>F G F</u>		(initials)	(initials)	<p>My Agent may engage in estate and long term care planning in furtherance of achieving asset preservation. Property transfers made pursuant to the authority granted herein may be made without restriction as to the value of the transfer, and shall, for all purposes, be deemed to have been "in my best interest" if: (1) made in accordance with the provisions of this section; and (2) made in the context of estate planning, financial planning, Medicaid planning, long term care planning, or asset preservation planning pursuant to the recommendations of an attorney-at-law experienced in such matters. My Agent may engage in such planning based on all relevant factors, including:</p> <ul style="list-style-type: none"> (i) the value and nature of my property; (ii) my foreseeable obligations and need for maintenance; (iii) minimization of taxes, including income, estate, inheritance, generation skipping transfer, and gift taxes; and (iv) eligibility for a benefit, a program, or assistance under a statute or government regulation.
Yes	No						
<u>F G F</u>							
(initials)	(initials)						

<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td style="text-align: center;"><u>F G F</u></td> <td></td> </tr> <tr> <td style="text-align: center;">(initials)</td> <td style="text-align: center;">(initials)</td> </tr> </table>	Yes	No	<u>F G F</u>		(initials)	(initials)	<p>My Agent may take any action necessary to effectuate the foregoing, including to qualify me for Social Security Benefits, Supplemental Security Income, Veterans Benefits, Medicaid or any other government benefit program. Such actions may include but shall not be limited to the following:</p> <ul style="list-style-type: none"> (i) convert non-exempt resources into exempt resources; (ii) divest me of assets, without restriction as to the value of the divestment; (iii) sign an application for Medical Assistance or any other government benefit program;
Yes	No						
<u>F G F</u>							
(initials)	(initials)						

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- (iv) serve as representative payee;
- (v) make home improvements and additions to my family residence;
- (vi) pay off, partly or in full, any encumbrance on my family residence;
- (vii) purchase a family residence, if I do not own a family residence;
- (viii) purchase a more expensive family residence; and
- (ix) attend and represent me at Fair Hearings.

Section 5.08 Ownership and Rights of Survivorship

<table border="0"> <tr> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td style="text-align: center;"><u> E </u></td> <td style="text-align: center;"><u> G </u></td> </tr> <tr> <td style="text-align: center;">(initials)</td> <td style="text-align: center;">(initials)</td> </tr> </table>	Yes	No	<u> E </u>	<u> G </u>	(initials)	(initials)	<p>My Agent may select, create, or change the rights of survivorship on any and all of my property, whether real or personal, including bank and investment accounts, insurance policies, annuities, qualified or nonqualified retirement plans, and real property interests, and may do so by any means, including by changing ownership, such as adding a joint owner. My Agent may designate survivorship rights among one or more remaindermen and may designate the form of title among multiple remaindermen, including, but not limited to, as tenants in common, joint tenants, community property, or tenants by the entirety.</p>
Yes	No						
<u> E </u>	<u> G </u>						
(initials)	(initials)						

<table border="0"> <tr> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td style="text-align: center;"><u> F </u></td> <td style="text-align: center;"><u> G </u></td> </tr> <tr> <td style="text-align: center;">(initials)</td> <td style="text-align: center;">(initials)</td> </tr> </table>	Yes	No	<u> F </u>	<u> G </u>	(initials)	(initials)	<p>In particular, my Agent may execute any deed designating beneficiaries, including an enhanced life estate deed (also known as a "ladybird" deed), including with respect to my homestead property, if any, and may conduct any and all transactions with full power and authority in my Agent to sell, convey, mortgage, lease, and otherwise dispose of the property in accordance with the terms of the deed.</p>
Yes	No						
<u> F </u>	<u> G </u>						
(initials)	(initials)						

Section 5.09 Beneficiary Designations

<table border="0"> <tr> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td style="text-align: center;"><u> E </u></td> <td style="text-align: center;"><u> G </u></td> </tr> <tr> <td style="text-align: center;">(initials)</td> <td style="text-align: center;">(initials)</td> </tr> </table>	Yes	No	<u> E </u>	<u> G </u>	(initials)	(initials)	<p>My Agent may select, create, or change beneficiary designations on any and all of my property, whether real or personal, including bank and investment accounts, insurance policies, annuities, qualified or nonqualified retirement plans, and real property interests.</p>
Yes	No						
<u> E </u>	<u> G </u>						
(initials)	(initials)						

Section 5.10 Exercise of Power in Favor of Agent

Notwithstanding a grant of authority to do an act described in this Article, unless this Durable Power of Attorney provides otherwise, an Agent who is not my ancestor or descendant may not exercise authority to create in the Agent, or in an individual to whom the Agent owes a legal obligation of support, an interest in my property, whether by gift, right of survivorship, beneficiary designation, disclaimer, or otherwise.

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Article Six Incidental Powers

My Agent may perform those acts and execute and deliver those legal documents necessary or appropriate to the exercise of the powers set forth in this Durable Power of Attorney, including, but not limited to, the following incidental powers.

Section 6.01 Court Proceedings

My Agent may commence any court proceedings necessary to protect my legal rights and interests under this Durable Power of Attorney including, but not limited to:

- (lxxv) actions for declaratory judgments from any court of competent jurisdiction interpreting the validity of this Durable Power of Attorney and any of the acts sanctioned by this Durable Power of Attorney; provided, however, that my Agent need not seek a declaratory judgment to perform any act sanctioned by this Durable Power of Attorney;
- (lxxvi) actions for mandatory injunctions requiring any person or entity to comply with my Agent's directions as authorized by this Durable Power of Attorney; and
- (lxxvii) actions for actual and punitive damages and the recoverable costs and expenses, including reasonable attorney's fees, of such litigation against any person or entity who negligently or willfully fails or refuses to follow my Agent's directions as authorized by this Durable Power of Attorney.

Section 6.02 Document Execution

My Agent may sign, execute, endorse, seal, acknowledge, deliver, and file or record all appropriate legal documents necessary to exercise the powers granted under this Durable Power of Attorney.

Section 6.03 Custody of Documents

My Agent may take, give, or deny custody of my important documents, including my Will and any codicils, trust agreements, deeds, leases, life insurance policies, contracts, or securities. My Agent may disclose or not disclose the whereabouts or contents of those documents as my Agent believes appropriate.

Article Seven Limitation on Powers

All powers granted to my Agent under this Durable Power of Attorney are subject to the limitations set forth in this Article.

Section 7.01 Limitation on Authority of Agent

In accordance with section 709.2201(3), Florida Statutes, notwithstanding the authority of my Agent granted in this Durable Power of Attorney, my Agent may not:

- (lxxviii) perform duties under a contract that requires the exercise of my personal services;

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- (lxxix) make any affidavit as to my personal knowledge;
- (lxxx) vote in any public election on my behalf;
- (lxxxix) execute or revoke any will or codicil for me; or
- (lxxxii) exercise powers and authority granted to me as trustee or as court-appointed fiduciary.

Section 7.02 Tax Sensitive Powers

No individual serving as my Agent may exercise any fiduciary power or discretion if the exercise of that power or discretion would:

- (lxxxiii) cause any income generated by my property to be attributed to my Agent for federal income tax purposes;
- (lxxxiv) cause the value of any property subject to this Durable Power of Attorney to be included in my Agent's gross estate for federal estate tax purposes;
- (lxxxv) cause any distribution made or allowed to be made by my Agent to be treated as a gift from my Agent; or
- (lxxxvi) discharge a legal obligation of my Agent.

If the exercise of a power by my Agent under this Durable Power of Attorney would cause any of the foregoing results, any other Agent that I have designated in this Durable Power of Attorney to serve with the Agent or as a successor Agent may exercise the power or discretion, so long as the such exercise would not also cause any of the foregoing results. The other Agent acting for this purpose must be an individual who is not related or subordinate to my Agent within the meaning of Section 672(c) of the Internal Revenue Code.

Article Eight Administrative Powers and Provisions

This Article contains certain administrative powers and provisions that facilitate the use of the Durable Power of Attorney and that protect my Agent and those who rely upon my Agent.

Section 8.01 Release of Information

My Agent may release and obtain, as the case may be, any and all information regarding my financial investments, taxes, and estate planning, including any information or documents regarding stocks, bonds, certificates of deposit, bank accounts, tax returns, retirement accounts, pension plans, wills, trusts, powers of attorney, advance directives, and any other documents or information regarding my financial affairs, taxes, or estate planning from my attorneys-at-law, financial advisors, insurance professionals, accountants, stockbrokers, stock transfer agents, and any other persons having such information.

I release these persons or entities from any liability for releasing the above-referenced information to my Agent in reliance on this Section.

If my Agent is an attorney-at-law or other accounting or financial professional, the professional regulations of my Agent's profession and federal law may prohibit my Agent from releasing information about my financial affairs to others if I am a client of my Agent. This instrument,

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therefore, is a limited waiver of any privilege (such as the attorney-client privilege) that I have established with any Agent as a client. The privilege is waived for the limited purpose of permitting my Agent to perform his or her duties under this Durable Power of Attorney.

Section 8.02 Agent Authorized to Employ My Attorney

My Agent may employ the attorney who prepared this Durable Power of Attorney or any other attorney employed by me in connection with my estate plan or business matters and I specifically:

- (lxxxvii) waive any and all conflicts of interest that might arise through such employment;
- (lxxxviii) authorize the attorney to make full disclosure of my estate plan and business to the Agent; and
- (lxxxix) authorize the attorney to accept the engagement.

Section 8.03 Fiduciary Eligibility of Agent

My Agent is eligible to serve in any other fiduciary capacity for me or for my benefit, including trustee, guardian, conservator, committee, executor, administrator, or personal representative.

Section 8.04 Revocation

I may revoke this Durable Power of Attorney at any time.

If this Durable Power of Attorney is revoked, no person will incur any liability to me or my estate as a result of permitting my Agent to exercise any power authorized by this Durable Power of Attorney prior to that person's receipt of notice that it was revoked.

Section 8.05 Resignation

My Agent may resign by the execution of a written resignation delivered to me (or my guardian if I am incapacitated and one has been appointed for me) and to any Agent serving together with the resigning Agent, or if none, to the next successor Agent. If I am incapacitated, notice may be delivered to any person with whom I am residing or who has my care and custody.

Section 8.06 Notice

Notice of those events described in section 709.2121, Florida Statutes, will be provided in the manner described therein.

Section 8.07 Signature of Agent

My Agent shall use substantially the following form when signing documents on my behalf pursuant to this power:

[Agent's name], as Agent for Felicia G. Faulkner.

Section 8.08 Interpretation

This Durable Power of Attorney is a general power of attorney and should be interpreted as granting my Agent all general powers permitted under Florida law. The description of specific powers is not intended to, nor does it, limit or restrict any of the general powers granted to my Agent.

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Section 8.09 Use of “Agent” Nomenclature

The word “Agent” and any modifying or equivalent word or substituted pronoun includes the singular and the plural, as well as the masculine, feminine, and neuter genders, and includes the term “attorney-in-fact.”

Section 8.10 Third-Party Refusal

In accordance with section 709.2120, Florida Statutes, acceptance or rejection of this Durable Power of Attorney is controlled by this Section.

(a) Procedure

A third person must accept or reject this Durable Power of Attorney within a reasonable time.

Four days, excluding Saturdays, Sundays, and legal holidays, are presumed to be a reasonable time for a financial institution or broker-dealer to accept or reject this Durable Power of Attorney with respect to:

- (i) a banking transaction, if this Durable Power of Attorney expressly contains authority to conduct banking transactions pursuant to section 709.2208(1), Florida Statutes; or
- (ii) an investment transaction, if this Durable Power of Attorney expressly contains authority to conduct investment transactions pursuant to section 709.2208(2), Florida Statutes.

A third person may not require an additional or different form of power of attorney (such as a financial institution’s power of attorney form) for authority granted in this Durable Power of Attorney.

A third person who rejects this Durable Power of Attorney for any reason other than as provided in paragraph (i) of subsection (b) below must state in writing the reason for the rejection.

(b) Permissible Reasons to Reject

A third person is not required to accept this Durable Power of Attorney if:

- (iii) the third person is not otherwise required to engage in a transaction with me in the same circumstances;
- (iv) the third person has knowledge of the termination or suspension of my Agent’s authority or of this Durable Power of Attorney before exercising the power;
- (v) a timely request by the third person for an affidavit or opinion of counsel under section 709.2119(4), Florida Statutes, is refused by my Agent;
- (vi) except as provided in paragraph (ii) of this subsection, the third person believes in good faith that the power is not valid or that my Agent does not have authority to perform the act requested; or
- (vii) the third person makes, or has knowledge that another person has made, a report to the local adult protective services office stating a good faith belief that I may be

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subject to physical or financial abuse, neglect, exploitation, or abandonment by my Agent or a person acting for or with my Agent.

(c) Third-Party Liability for Improper Rejection

A third person who, in violation of section 709.2120, Florida Statutes (the contents of which are stated in this Section), rejects this Durable Power of Attorney is subject to:

- (viii) a court order mandating acceptance of this Durable Power of Attorney; and
- (ix) liability for damages, including reasonable attorney's fees and costs, incurred in any action or proceeding that confirms, for the purpose tendered, the validity of this Durable Power of Attorney or mandates acceptance of this Durable Power of Attorney.

Section 8.11 Third-Party Reliance

Except as provided in section 709.2119(5), Florida Statutes, no person who relies in good faith on the authority of my Agent under this Durable Power of Attorney will incur any liability to me, my estate, or my heirs, successors, and assigns.

Any party dealing with my Agent may conclusively rely upon an affidavit or certificate of my Agent stating:

- (xc) where I am domiciled;
- (xci) that I am not deceased;
- (xcii) that there has been no revocation, or partial or complete termination by adjudication of incapacity or by the occurrence of an event referenced in this Durable Power of Attorney;
- (xciii) that there has been no suspension by initiation of proceedings to determine my incapacity, or to appoint a guardian; and
- (xciv) if the affiant is a successor Agent, the reasons for the unavailability of the predecessor Agents, if any, at the time the authority is exercised.

Section 8.12 Judicial Relief

In accordance with section 709.2116, Florida Statutes, a court may construe or enforce this Durable Power of Attorney, review my Agent's conduct, terminate my Agent's authority, remove my Agent, and grant other appropriate relief.

In any proceeding commenced by filing a petition under this Section, including but not limited to, the unreasonable refusal of a third person to allow my Agent to act pursuant to this Durable Power of Attorney, and in challenges to the proper exercise of authority by my Agent, the court shall award reasonable attorney's fees and costs as in chancery actions.

The following persons may petition the court:

- (xcv) me or my Agent, including any nominated successor Agent;
- (xcvi) a guardian, conservator, trustee, or other fiduciary acting for me or my estate;
- (xcvii) a person authorized to make health care decisions for me if my health care is affected by the actions of my Agent;

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- (xcviii) any other interested person if the person demonstrates to the court's satisfaction that the person is interested in my welfare and has a good faith belief that the court's intervention is necessary;
- (xcix) a governmental agency having regulatory authority to protect my welfare; or
 - (c) a person asked to honor this Durable Power of Attorney.

Section 8.13 Effect of Duplicate Originals or Copies

If this Durable Power of Attorney has been executed in multiple counterparts, each counterpart original will have equal force and effect. My Agent may make copies of this Durable Power of Attorney and each copy will have the same force and effect as the original. A copy means an electronic, digital, facsimile, photocopy, or other reproduction of this Durable Power of Attorney.

Notwithstanding the above, pursuant to section 709.2106(5), Florida Statutes, an original power of attorney that is relied upon to affect the title to real property may be required for recording in the official records.

Section 8.14 Governing Law

This Durable Power of Attorney's validity and interpretation will be governed by the Florida Power of Attorney Act (part II of chapter 709, Florida Statutes). To the extent permitted by law, this Durable Power of Attorney is applicable to all of my property (whether real or personal, tangible or intangible, or legal or equitable), wherever located, and whether or not the property is owned by me now or in the future.

Section 8.15 Severability

If any provision of this Durable Power of Attorney is declared invalid for any reason, the remaining provisions will remain in full force and effect.

Article Nine Duties and Liabilities of My Agent

Section 9.01 Mandatory Duties

In accordance with section 709.2114(1), Florida Statutes, my Agent is a fiduciary. Notwithstanding the provisions in this Durable Power of Attorney, my Agent:

- (ci) must act only within the scope of authority granted in this Durable Power of Attorney, and in so doing:
 - (a) may not act contrary to my reasonable expectations if actually known by my Agent;
 - (b) must act in good faith;
 - (c) may not act in a manner that is contrary to my best interest, except as provided in sections 709.2114(2)(d) and 709.2202, Florida Statutes; and

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- (d) must attempt to preserve my estate plan, to the extent actually known by my Agent, if preserving the plan is consistent with my best interest based on all relevant factors, including:
 - (1) the value and nature of my property;
 - (2) my foreseeable obligations and need for maintenance;
 - (3) minimization of taxes, including income, estate, inheritance, generation-skipping transfer, and gift taxes;
 - (4) eligibility for a benefit, a program, or assistance under a statute or rule; and
 - (5) my personal history of making or joining in making gifts;
- (cii) may not delegate authority to a third person [anyone other than an Agent acting with the delegating Agent or a successor Agent] except as provided by section 518.112, Florida Statutes (regarding delegation of investment functions);
- (ciii) must keep a record of all receipts, disbursements, and transactions made on my behalf; and
- (civ) must create and maintain an accurate inventory each time my Agent accesses my safe-deposit box, if this Durable Power of Attorney authorizes my Agent to access the box.

Section 9.02 Default Duties

In accordance with section 709.2114(2), Florida Statutes, except as otherwise provided in this Durable Power of Attorney, my Agent shall:

- (cv) act loyally for my sole benefit;
- (cvi) act so as not to create a conflict of interest that impairs my Agent's ability to act impartially in my best interest;
- (cvii) act with the care, competence, and diligence ordinarily exercised by Agents in similar circumstances; and
- (cviii) cooperate with a person who has authority to make health care decisions for me in order to carry out my reasonable expectations to the extent actually known by my Agent and, otherwise, act in my best interest.

Section 9.03 Duty of Agent Selected Because of Special Skills

In accordance with section 709.2114(4), Florida Statutes, if I have selected an Agent because of special skills or expertise possessed by the Agent or in reliance on the Agent's representation that the Agent has special skills or expertise, the special skills or expertise must be considered in determining whether the Agent has acted with care, competence, and diligence under the circumstances.

Section 9.04 Duty and Liability Regarding Actual Knowledge of Breach by Another Agent

In accordance with section 709.2111(4), Florida Statutes, an Agent who has actual knowledge of a breach or imminent breach of fiduciary duty by another Agent, including a predecessor Agent,

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must take any action reasonably appropriate in the circumstances to safeguard my best interests. If the Agent in good faith believes that I am not incapacitated, giving notice to me is a sufficient action. If an Agent fails to take action as required by this provision, the Agent is liable to me for my reasonably foreseeable damages that could have been avoided if the Agent had taken such action.

In accordance with section 709.2111(3), Florida Statutes, except as otherwise provided in this Durable Power of Attorney, including the immediately preceding paragraph of this Section, an Agent who does not participate in or conceal a breach of fiduciary duty committed by another Agent, including a predecessor Agent, is not liable for the actions or omissions of the other Agent.

In accordance with section 709.2111(5), Florida Statutes, a successor Agent does not have a duty to review the conduct or decisions of a predecessor Agent. Except as provided in this Section, a successor Agent does not have a duty to institute any proceeding against a predecessor Agent, or to file any claim against a predecessor Agent's estate, for any of the predecessor Agent's actions or omissions as Agent.

Section 9.05 Limitation of Liability of My Agent

Except as provided in this Durable Power of Attorney and section 709.2111, Florida Statutes, I release and discharge any Agent acting in good faith from any and all civil liability and from all claims or demands of all kinds whatsoever by me, my estate, and my heirs, successors, and assigns arising out of the acts or omissions of my Agent, except for duties committed dishonestly, with improper motive, or with reckless indifference to the purposes of this Durable Power of Attorney or my best interests, including willful misconduct or gross negligence. This protection extends to the estate, heirs, successors, and assigns of my Agent.

In particular, any Agent who acts in good faith is not liable to any beneficiary of my estate plan for failure to preserve the plan, and absent a breach of duty to me, my Agent is not liable if the value of my property declines.

Article Ten Acceptance of Appointment as Agent

Any manifestation of acceptance of appointment as Agent, whether in writing or by conduct, is an acceptance of all aspects of this Durable Power of Attorney, and may not be limited to only certain aspects. Appointment as Agent is accepted by:

- (cix) signing the Acceptance by Agent below or any other document manifesting acceptance;
- (cx) exercising any authority or performing any duties as Agent under this Durable Power of Attorney; or
- (cxi) any other assertion or conduct indicating acceptance.

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Estate Planning & Elder Care Planning Law Firm
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Phone: (954) 315-1169 • Fax: (954) 452-3311

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Article Eleven Declarations of the Principal

I understand that this Durable Power of Attorney is an important legal document. Before executing this Durable Power of Attorney, my attorney explained to me the following:

- (cxii) that this Durable Power of Attorney provides my Agent with broad powers to dispose of, sell, convey, and encumber my real and personal property;
- (cxiii) that the powers will exist for an indefinite period of time unless I revoke this Durable Power of Attorney or I have limited their duration by specific provisions herein;
- (cxiv) that this Durable Power of Attorney remains in full force and effect during my subsequent disability or incapacity; and
- (cxv) that I may revoke or terminate this Durable Power of Attorney at any time.

Dated: September 5, 2018

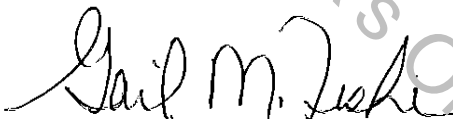


Felicia G. Faulkner, Principal

STATE OF FLORIDA)
)
 COUNTY OF BROWARD) ss.:

The foregoing instrument was acknowledged before me on September 5, 2018, by **Felicia G. Faulkner**, (check one) who is personally known to me OR who has produced _____ as identification.

[Seal]



 Gail M. Fisher,
 My commission expires February 21, 2019



Durable Power of Attorney of Felicia G. Faulkner
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The Law Offices of Gail M. Fisher, P. L.
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Declaration of Witnesses

The foregoing Durable Power of Attorney was, on the day and year written above, published and declared by Felicia G. Faulkner, in our presence to be her Durable Power of Attorney. We, in her presence and at her request, and in the presence of each other, have attested to the same and have signed our names as attesting witnesses.

We declare that at the time of our attestation of this instrument, Felicia G. Faulkner was, according to our best knowledge and belief, of sound mind and memory and under no undue duress or constraint.

Elynn S. Fabricant
 (Witness signature)
Elynn S. Fabricant
 (printed name)
8551 W. Sunrise Boulevard, Suite 300
 (street address)
Plantation, Florida 33322
 (city, state zip)

Andrea Reconcio
 (Witness signature)
Andrea Reconcio
 (printed name)
8551 W. Sunrise Boulevard, Suite 300
 (street address)
Plantation, Florida 33322
 (city, state zip)

STATE OF FLORIDA)
)
 COUNTY OF BROWARD) ss.:

The foregoing instrument, was acknowledged before me on September 5, 2018, by Elynn S. Fabricant, (check one) who is personally known to me OR who has produced _____ as identification and by Andrea Reconcio, (check one) who is personally known to me OR who has produced _____ as identification.

[Seal]

Gail M. Fisher
 Gail M. Fisher,
 My commission expires February 21, 2019



Durable Power of Attorney of Felicia G. Faulkner

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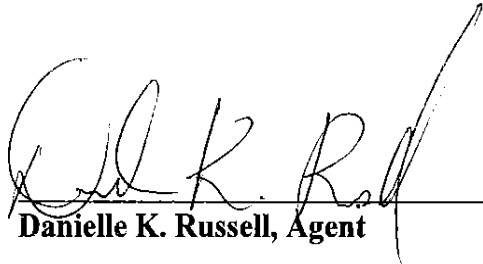
The Law Offices of Gail M. Fisher, P. L.
 Estate Planning & Elder Care Planning Law Firm
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 Phone: (954) 315-1169 • Fax: (954) 452-3311

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Acceptance by Agent

The undersigned Agent hereby accepts the delegation of all authority set out in this Durable Power of Attorney.

Dated: September 5, 2018




Danielle K. Russell, Agent

STATE OF FLORIDA)
) ss.:
COUNTY OF Broward)

The foregoing instrument was acknowledged before me on September 5, 2018, by Danielle K. Russell, (check one) who is personally known to me OR who has produced _____ as identification.

[Seal]



Gail M. Fisher,
My commission expires February 21, 2019



GAIL M. FISHER
MY COMMISSION # FF 174794
EXPIRES: February 21, 2019
Bonded Thru Budget Notary Services

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File No : 19660310-VER

EXHIBIT A

The land is situated in the County of Cook, State of Illinois, as follows:

LOT 677 IN BLOCK 21 IN WINSTON PARK UNIT 5, BEING A SUBDIVISION OF A PART OF THE NORTHWEST 1/4 AND ALSO THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 35, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE CITY OF COUNTRY CLUB HILLS, COOK COUNTY, ILLINOIS, AS RECORDED IN THE COOK COUNTY RECORDER'S OFFICE AS DOCUMENT 21810812 ON FEBRUARY 17, 1972 AND FILED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON JANUARY 26, 1972 AS DOCUMENT LR2604946 AND CERTIFICATE OF CORRECTION REGISTERED ON SEPTEMBER 6, 1972 AS DOCUMENT LR2646492, IN COOK COUNTY, ILLINOIS.

Commonly Known As: 17870 Sarah Ct., Country Club Hills, IL 60478

Parcel Identification Number: 28-35-118-022-000

ATA NATIONAL TITLE GROUP, LLC
175 E. Hawthorn Pkwy., Suite 135
Vernon Hills, IL 60061
Ph:(847) 281-9332 Fax:(847) 281-9334