A BILL ENTITLED

AN ACT concerning

Maryland General and Limited Power of Attorney Act (Loretta’s Law)

FOR the purpose of repealing certain provisions of law relating to durable powers of attorney; establishing the Maryland General and Limited Power of Attorney Act; establishing that a certain agent is not required to disclose certain information, with certain exceptions; requiring a certain agent to comply with a certain request within a certain time period, under certain circumstances; authorizing certain persons to petition a court for certain purposes; requiring a court to dismiss a certain petition; prohibiting a person from requiring a certain additional or different power of attorney than a certain statutory form power of attorney under certain circumstances; providing that a person that refuses to accept a certain power of attorney in violation of this Act is subject to a certain court order and liability for certain fees and costs incurred in a certain action; establishing that a document substantially in a certain form may be used to create a certain statutory form power of attorney; establishing that a certain optional form may be used by an agent to certify certain facts concerning a power of attorney; defining certain terms; and generally relating to powers of attorney.

BY repealing

Article – Estates and Trusts
Annotated Code of Maryland
(2001 Replacement Volume and 2009 Supplement)

BY adding to

Article – Estates and Trusts
Section 17–101 through 17–202 to be under the new title “Title 17. Maryland General and Limited Power of Attorney Act”
Annotated Code of Maryland
(2001 Replacement Volume and 2009 Supplement)
SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article – Estates and Trusts

[Subtitle 6. Powers of Attorney.]

[13–601.]

(a) In this section, “durable power of attorney” means a power of attorney by which a principal designates another as an attorney in fact or agent and the authority is exercisable notwithstanding the principal’s subsequent disability or incapacity.

(b) Except as provided in subsection (e) of this section, when a principal designates another as an attorney in fact or agent by a power of attorney in writing, it is a durable power of attorney unless otherwise provided by its terms.

(c) Any act done by the attorney in fact or agent pursuant to the power during any period of disability or incompetence or uncertainty as to whether the principal is dead or alive has the same effect and inures to the benefit of and binds the principal as if the principal were alive, competent, and not disabled.

(d) If a guardian is appointed for the principal, the attorney in fact or agent shall account to the guardian rather than the principal. The guardian has the same power the principal would have but for his disability or incompetence to revoke, suspend, or terminate all or any part of the power of attorney or agency.

(e) (1) This section does not apply to an instrument or portion of an instrument that is an advance directive appointing a health care agent under Title 5, Subtitle 6 of the Health – General Article.

(2) An instrument or portion of an instrument that is an advance directive appointing a health care agent is subject to the provisions of Title 5, Subtitle 6 of the Health – General Article.]

[13–602.]

(a) The death, disability, or incompetence of a principal who has executed a power of attorney in writing does not revoke or terminate the agency as to the attorney in fact, agent, or other person who, without actual knowledge of the death, disability, or incompetence of the principal, acts in good faith under the power of attorney or agency. Unless otherwise invalid or unenforceable, any action taken binds the principal and his heirs, legatees, and personal representatives.

(b) In the absence of fraud, an affidavit executed by the attorney in fact or agent and stating that he did not have, at the time of doing an act pursuant to the
power of attorney, actual knowledge of the revocation or termination of the power of
attorney by death, disability, or incompetence, is conclusive proof of the nonrevocation
or nontermination of the power at that time. If the exercise of the power requires
execution and delivery of any instrument which is recordable, the affidavit when
authenticated for record is likewise recordable.

(c) This section may not be construed to alter or affect any provision for
revocation or termination contained in the power of attorney.]

[13–603.

If any member of the armed services of the United States has executed a power
of attorney, the fact that the person has been reported or listed, officially or otherwise,
as “missing in action”, as that phrase is used in military parlance, may not operate to
revoke the power of attorney, unless the instrument otherwise provides.]

TITLE 17. MARYLAND GENERAL AND LIMITED POWER OF ATTORNEY ACT.

SUBTITLE 1. GENERAL PROVISIONS.

17–101.

(A) In this title the following words have the meanings indicated.

(B) (1) “Agent” means a person granted authority to act for
a principal under a power of attorney, whether denominated an
agent, attorney-in-fact, or otherwise.

(2) “Agent” includes an original agent, coagent,
successor agent, and a person to which an agent’s authority is
delegated.

(C) “Power of attorney” means a writing or other record
that grants authority to an agent to act in the place of the
principal, whether or not the term “power of attorney” is used.

(D) “Principal” means an individual who grants authority to
an agent in a power of attorney.

17–102.

(A) Except as otherwise provided in a power of attorney, an
agent is not required to disclose receipts, disbursements, or
TRANSACTIONS CONDUCTED ON BEHALF OF THE PRINCIPAL UNLESS ORDERED
BY A COURT OR REQUESTED BY THE PRINCIPAL, A GUARDIAN, A CONSERVATOR,
ANOTHER FIDUCIARY ACTING FOR THE PRINCIPAL, A GOVERNMENTAL AGENCY
HAVING AUTHORITY TO PROTECT THE WELFARE OF THE PRINCIPAL, OR, ON THE
DEATH OF THE PRINCIPAL, BY THE PERSONAL REPRESENTATIVE OR SUCCESSOR
IN INTEREST OF THE PRINCIPAL’S ESTATE.

(B) IF A REQUEST AS DESCRIBED IN SUBSECTION (A) OF THIS SECTION
IS MADE, WITHIN 30 DAYS AFTER THE REQUEST IS MADE, THE AGENT SHALL
COMPLY WITH THE REQUEST OR PROVIDE A WRITING OR OTHER RECORD
SUBSTANTIATING WHY ADDITIONAL TIME IS NEEDED AND SHALL COMPLY WITH
THE REQUEST WITHIN AN ADDITIONAL 30 DAYS.

17–103.

(A) THE FOLLOWING PERSONS MAY PETITION A COURT TO CONSTRUE A
POWER OF ATTORNEY OR REVIEW THE AGENT’S CONDUCT, AND GRANT
APPROPRIATE RELIEF:

(1) THE PRINCIPAL OR THE AGENT;

(2) A GUARDIAN, CONSERVATOR, OR OTHER FIDUCIARY ACTING
FOR THE PRINCIPAL;

(3) A PERSON AUTHORIZED TO MAKE HEALTH CARE DECISIONS
FOR THE PRINCIPAL;

(4) THE PRINCIPAL’S SPOUSE, PARENT, OR DESCENDANT;

(5) AN INDIVIDUAL WHO WOULD QUALIFY AS A PRESUMPTIVE
HEIR OF THE PRINCIPAL;

(6) A PERSON NAMED AS A BENEFICIARY TO RECEIVE ANY
PROPERTY, BENEFIT, OR CONTRACTUAL RIGHT ON THE PRINCIPAL’S DEATH OR
AS A BENEFICIARY OF A TRUST CREATED BY OR FOR THE PRINCIPAL THAT HAS A
FINANCIAL INTEREST IN THE PRINCIPAL’S ESTATE;

(7) A GOVERNMENTAL AGENCY HAVING REGULATORY
AUTHORITY TO PROTECT THE WELFARE OF THE PRINCIPAL;

(8) THE PRINCIPAL’S CAREGIVER OR ANOTHER PERSON THAT
DEMONSTRATES SUFFICIENT INTEREST IN THE PRINCIPAL’S WELFARE; AND
(9) A PERSON ASKED TO ACCEPT THE POWER OF ATTORNEY.

(B) ON MOTION BY THE PRINCIPAL, THE COURT SHALL DISMISS A PETITION FILED UNDER THIS SECTION, UNLESS THE COURT FINDS THAT THE PRINCIPAL LACKS CAPACITY TO REVOKE THE AGENT’S AUTHORITY OR THE POWER OF ATTORNEY.

17–104.

(A) A PERSON MAY NOT REQUIRE AN ADDITIONAL OR DIFFERENT FORM OF POWER OF ATTORNEY FOR AUTHORITY GRANTED IN THE STATUTORY FORM POWER OF ATTORNEY DESCRIBED IN § 17–201 OF THIS TITLE.

(B) A PERSON THAT REFUSES IN VIOLATION OF THIS SECTION TO ACCEPT AN ACKNOWLEDGED STATUTORY FORM POWER OF ATTORNEY IS SUBJECT TO:

(1) A COURT ORDER MANDATING ACCEPTANCE OF THE POWER OF ATTORNEY; AND

(2) LIABILITY FOR REASONABLE ATTORNEY’S FEES AND COSTS INCURRED IN AN ACTION OR PROCEEDING THAT CONFIRMS THE VALIDITY OF THE POWER OF ATTORNEY OR MANDATES ACCEPTANCE OF THE POWER OF ATTORNEY.

Subtitle 2. Statutory Forms.

17–201.

A DOCUMENT SUBSTANTIALLY IN THE FOLLOWING FORM MAY BE USED TO CREATE A STATUTORY FORM POWER OF ATTORNEY THAT HAS THE MEANING AND EFFECT PRESCRIBED BY THIS TITLE:

“MARYLAND
STATUTORY FORM POWER OF ATTORNEY

PLEASE READ CAREFULLY

THIS POWER OF ATTORNEY AUTHORIZES ANOTHER PERSON (YOUR AGENT) TO MAKE ALL DECISIONS CONCERNING YOUR PROPERTY FOR YOU (THE PRINCIPAL). YOU HAVE AN ALTERNATIVE AND MAY GIVE ONLY A LIMITED POWER OF ATTORNEY TO YOUR AGENT. THIS GIVES YOUR AGENT THE RIGHT TO MAKE LIMITED DECISIONS FOR YOU. YOU SHOULD WEIGH YOUR DECISION TO
GIVE YOUR AGENT AN UNRESTRICTED POWER OF ATTORNEY OR A LIMITED POWER OF ATTORNEY VERY CAREFULLY. YOUR AGENT WILL BE ABLE TO MAKE DECISIONS AND ACT WITH RESPECT TO YOUR PROPERTY (INCLUDING YOUR MONEY) WHETHER OR NOT YOU ARE ABLE TO ACT FOR YOURSELF.

IF YOU CHOOSE TO MAKE A GRANT OF LIMITED AUTHORITY, YOU SHOULD CHECK THE BOXES THAT IDENTIFY THE SPECIFIC AUTHORIZATION YOU CHOOSE TO GIVE YOUR AGENT.

THIS POWER OF ATTORNEY DOES NOT AUTHORIZE THE AGENT TO MAKE HEALTH CARE DECISIONS FOR YOU.

YOU SHOULD SELECT SOMEONE YOU TRUST TO SERVE AS YOUR AGENT. UNLESS YOU SPECIFY OTHERWISE, GENERALLY THE AGENT’S AUTHORITY WILL CONTINUE UNTIL YOU DIE OR REVOKE THE POWER OF ATTORNEY OR THE AGENT RESIGNS OR IS UNABLE TO ACT FOR YOU.

YOUR AGENT IS ENTITLED TO REASONABLE COMPENSATION UNLESS YOU STATE OTHERWISE IN THE SPECIAL INSTRUCTIONS.

THIS FORM PROVIDES FOR DESIGNATION OF ONE AGENT. IF YOU WISH TO NAME MORE THAN ONE AGENT YOU MAY NAME A COAGENT IN THE SPECIAL INSTRUCTIONS. COAGENTS ARE NOT REQUIRED TO ACT TOGETHER UNLESS YOU INCLUDE THAT REQUIREMENT IN THE SPECIAL INSTRUCTIONS.

IF YOUR AGENT IS UNAVAILABLE OR UNWILLING TO ACT FOR YOU, YOUR POWER OF ATTORNEY WILL END UNLESS YOU HAVE NAMED A SUCCESSOR AGENT. YOU MAY ALSO NAME A SECOND SUCCESSOR AGENT.

THIS POWER OF ATTORNEY BECOMES EFFECTIVE IMMEDIATELY UNLESS YOU STATE OTHERWISE IN THE SPECIAL INSTRUCTIONS.

IF YOU HAVE QUESTIONS ABOUT THE POWER OF ATTORNEY OR THE AUTHORITY YOU ARE GRANTING TO YOUR AGENT, YOU SHOULD SEEK LEGAL ADVICE BEFORE SIGNING THIS FORM.

DESIGNATION OF AGENT

I, ____________________________________________, NAME THE

(NAME OF PRINCIPAL)

FOLLOWING PERSON AS MY AGENT:
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NAME OF AGENT: ____________________________________________________________

AGENT’S ADDRESS: __________________________________________________________

AGENT’S TELEPHONE NUMBER: _______________________________________________

DESIGNATION OF SUCCESSOR AGENT(S) (OPTIONAL)

IF MY AGENT IS UNABLE OR UNWILLING TO ACT FOR ME, I NAME AS MY SUCCESSOR AGENT:

NAME OF SUCCESSOR AGENT: _________________________________________________

SUCCESSOR AGENT’S ADDRESS: ________________________________________________

SUCCESSOR AGENT’S TELEPHONE NUMBER: ______________________________________

IF MY SUCCESSOR AGENT IS UNABLE OR UNWILLING TO ACT FOR ME, I NAME AS MY SECOND SUCCESSOR AGENT:

NAME OF SECOND SUCCESSOR AGENT: ____________________________________________

SECOND SUCCESSOR AGENT’S ADDRESS: __________________________________________

SECOND SUCCESSOR AGENT’S TELEPHONE NUMBER: _________________________________

GRANT OF GENERAL AUTHORITY

I (“THE PRINCIPAL”) GRANT MY AGENT AND ANY SUCCESSOR AGENT, WITH RESPECT TO EACH SUBJECT THAT I CHOOSE BELOW, THE AUTHORITY TO DO ALL ACTS THAT I COULD DO TO:

(1) DEMAND, RECEIVE, AND OBTAIN BY LITIGATION OR OTHERWISE, MONEY OR ANOTHER THING OF VALUE TO WHICH THE PRINCIPAL IS, MAY BECOME, OR CLAIMS TO BE ENTITLED, AND CONSERVE, INVEST, DISBURSE, OR USE ANYTHING SO RECEIVED OR OBTAINED FOR THE PURPOSES INTENDED;
(2) Contract with another person, on terms agreeable to the agent, to accomplish a purpose of a transaction and perform, rescind, cancel, terminate, reform, restate, release, or modify the contract or another contract made by or on behalf of the principal;

(3) Execute, acknowledge, seal, deliver, file, or record any instrument or communication the agent considers desirable to accomplish a purpose of a transaction, including creating a schedule contemporaneously or at a later time listing some or all of the principal’s property and attaching the schedule to this power of attorney;

(4) Initiate, participate in, submit to alternative dispute resolution, settle, oppose, or propose or accept a compromise with respect to a claim existing in favor of or against the principal or intervene in litigation relating to the claim;

(5) Seek on the principal’s behalf the assistance of a court or other governmental agency to carry out an act authorized in this power of attorney;

(6) Engage, compensate, and discharge an attorney, accountant, discretionary investment manager, expert witness, or other advisor;

(7) Prepare, execute, and file a record, report, or other document to safeguard or promote the principal’s interest under a statute or regulation;

(8) Communicate with representatives or employees of a government or governmental subdivision, agency, or instrumentality, on behalf of the principal;

(9) Access communications intended for, and communicate on behalf of the principal, whether by mail, electronic transmission, telephone, or other means; and

(10) Do lawful acts with respect to the subject and all property related to the subject.

(Initial each authority in any subject you want to include in the agent’s general authority. If you wish to grant general authority
OVER AN ENTIRE SUBJECT, YOU MAY INITIAL “ALL OF THE ABOVE” INSTEAD OF INITIALING EACH AUTHORITY.)

SUBJECTS AND AUTHORITY

A. REAL PROPERTY – WITH RESPECT TO THIS CATEGORY, I AUTHORIZE MY AGENT TO:

(___) DEMAND, BUY, LEASE, RECEIVE, ACCEPT AS A GIFT OR AS SECURITY FOR AN EXTENSION OF CREDIT, OR OTHERWISE ACQUIRE OR REJECT AN INTEREST IN REAL PROPERTY OR A RIGHT INCIDENT TO REAL PROPERTY

(___) SELL, EXCHANGE, CONVEY WITH OR WITHOUT COVENANTS, REPRESENTATIONS, OR WARRANTIES, QUITCLAIM, RELEASE, SURRENDER, RETAIN TITLE FOR SECURITY, ENCUMBER, PARTITION, CONSENT TO PARTITIONING, SUBJECT TO AN EASEMENT OR COVENANT, SUBDIVIDE, APPLY FOR ZONING OR OTHER GOVERNMENTAL PERMITS, PLAT OR CONSENT TO PLATTING, DEVELOP, GRANT AN OPTION CONCERNING, LEASE, SUBLEASE, CONTRIBUTE TO AN ENTITY IN EXCHANGE FOR AN INTEREST IN THAT ENTITY, OR OTHERWISE GRANT OR DISPOSE OF AN INTEREST IN REAL PROPERTY OR A RIGHT INCIDENT TO REAL PROPERTY

(___) PLEDGE OR MORTGAGE AN INTEREST IN REAL PROPERTY OR RIGHT INCIDENT TO REAL PROPERTY AS SECURITY TO BORROW MONEY OR PAY, RENEW, OR EXTEND THE TIME OF PAYMENT OF A DEBT OF THE PRINCIPAL OR A DEBT GUARANTEED BY THE PRINCIPAL, INCLUDING A REVERSE MORTGAGE

(___) RELEASE, ASSIGN, SATISFY, OR ENFORCE BY LITIGATION OR OTHERWISE A MORTGAGE, DEED OF TRUST, CONDITIONAL SALE CONTRACT, ENCUMBRANCE, LIEN, OR OTHER CLAIM TO REAL PROPERTY THAT EXISTS OR IS ASSERTED

(___) MANAGE OR CONSERVE AN INTEREST IN REAL PROPERTY OR A RIGHT INCIDENT TO REAL PROPERTY OWNED OR CLAIMED TO BE OWNED BY THE PRINCIPAL, INCLUDING:

(1) INSURING AGAINST LIABILITY OR CASUALTY OR OTHER LOSS;

(2) OBTAINING OR REGAINING POSSESSION OF OR PROTECTING THE INTEREST OR RIGHT BY LITIGATION OR OTHERWISE;
(3) Paying, assessing, compromising, or contesting taxes or assessments or applying for and receiving refunds in connection with them; and

(4) Purchasing supplies, hiring assistance or labor, and making repairs or alterations to the real property

(___) Use, develop, alter, replace, remove, erect, or install structures or other improvements on real property in or incident to which the principal has, or claims to have, an interest or right

(___) Participate in a reorganization with respect to real property or an entity that owns an interest in or a right incident to real property and receive, hold, and act with respect to stocks and bonds or other property received in a plan of reorganization, including:

(1) Selling or otherwise disposing of the stocks and bonds or other property;

(2) Exercising or selling an option, a right of conversion, or a similar right with respect to the stocks and bonds or other property; and

(3) Exercising voting rights in person or by proxy

(___) Change the form of title of an interest in or a right incident to real property

(___) Dedicate to public use, with or without consideration, easements or other real property in which the principal has, or claims to have, an interest

(___) All of the above

B. Tangible Personal Property – With respect to this subject, I authorize my agent to:

(___) Demand, buy, receive, accept as a gift or as security for an extension of credit, or otherwise acquire or reject ownership or possession of tangible personal property or an interest in tangible personal property
(____) Sell, exchange, convey with or without covenants, representations, or warranties, quitclaim, release, surrender, create a security interest in, grant options concerning, lease, sublease, or otherwise dispose of tangible personal property or an interest in tangible personal property

(____) Grant a security interest in tangible personal property or an interest in tangible personal property as security to borrow money or pay, renew, or extend the time of payment of a debt of the principal or a debt guaranteed by the principal

(____) Release, assign, satisfy, or enforce by litigation or otherwise, a security interest, lien, or other claim on behalf of the principal, with respect to tangible personal property or an interest in tangible personal property

(____) Manage or conserve tangible personal property or an interest in tangible personal property on behalf of the principal, including:

   (1) Insuring against liability or casualty or other loss;

   (2) Obtaining or regaining possession of or protecting the property or interest, by litigation or otherwise;

   (3) Paying, assessing, compromising, or contesting taxes or assessments or applying for and receiving refunds in connection with taxes or assessments;

   (4) Moving the property from place to place;

   (5) Storing the property for hire or on a gratuitous bailment; and

   (6) Using and making repairs, alterations, or improvements to the property

(____) Change the form of title of an interest in tangible personal property

(____) All of the above
C. Stocks and Bonds – With respect to this subject, I authorize my agent to:

(____) Buy, sell, and exchange stocks and bonds

(____) Establish, continue, modify, or terminate an account with respect to stocks and bonds

(____) Pledge stocks and bonds as security to borrow, pay, renew, or extend the time of payment of a debt of the principal

(____) Receive certificates and other evidences of ownership with respect to stocks and bonds

(____) Exercise voting rights with respect to stocks and bonds in person or by proxy, enter into voting trusts, and consent to limitations on the right to vote

(____) All of the above

D. Commodities – With respect to this subject, I authorize my agent to:

(____) Buy, sell, exchange, assign, settle, and exercise commodity futures contracts and call or put options on stocks or stock indexes traded on a regulated option exchange

(____) Establish, continue, modify, and terminate option accounts

(____) All of the above

E. Banks and Other Financial Institutions – With respect to this subject, I authorize my agent to:

(____) Continue, modify, and terminate an account or other banking arrangement made by or on behalf of the principal

(____) Establish, modify, and terminate an account or other banking arrangement with a bank, trust company, savings and loan association, credit union, thrift company, brokerage firm, or other financial institution selected by the agent
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(___) CONTRACT FOR SERVICES AVAILABLE FROM A FINANCIAL INSTITUTION, INCLUDING RENTING A SAFE DEPOSIT BOX OR SPACE IN A VAULT

(___) WITHDRAW, BY CHECK, MONEY ORDER, ELECTRONIC FUNDS TRANSFER, OR OTHERWISE, MONEY OR PROPERTY OF THE PRINCIPAL DEPOSITED WITH OR LEFT IN THE CUSTODY OF A FINANCIAL INSTITUTION

(___) RECEIVE STATEMENTS OF ACCOUNT, VOUCHERS, NOTICES, AND SIMILAR DOCUMENTS FROM A FINANCIAL INSTITUTION AND ACT WITH RESPECT TO THEM

(___) ENTER A SAFE DEPOSIT BOX OR VAULT AND WITHDRAW OR ADD TO THE CONTENTS

(___) BORROW MONEY AND PLEDGE AS SECURITY PERSONAL PROPERTY OF THE PRINCIPAL NECESSARY TO BORROW MONEY OR PAY, RENEW, OR EXTEND THE TIME OF PAYMENT OF A DEBT OF THE PRINCIPAL OR A DEBT GUARANTEED BY THE PRINCIPAL

(___) MAKE, ASSIGN, DRAW, ENDORSE, DISCOUNT, GUARANTEE, AND NEGOTIATE PROMISSORY NOTES, CHECKS, DRAFTS, AND OTHER NEGOTIABLE OR NONNEGOTIABLE 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 ON THE PRINCIPAL AND PAY THE DRAFT WHEN DUE

(___) RECEIVE FOR THE PRINCIPAL AND ACT ON A SIGHT DRAFT, WAREHOUSE RECEIPT, OTHER DOCUMENT OF TITLE WHETHER TANGIBLE OR ELECTRONIC, OR OTHER NEGOTIABLE OR NONNEGOTIABLE INSTRUMENT

(___) APPLY FOR, RECEIVE, AND USE LETTERS OF CREDIT, CREDIT CARDS AND DEBIT CARDS, ELECTRONIC TRANSACTION AUTHORIZATIONS, AND TRAVELER’S CHECKS FROM A FINANCIAL INSTITUTION AND GIVE AN INDEMNITY OR OTHER AGREEMENT IN CONNECTION WITH LETTERS OF CREDIT

(___) CONSENT TO AN EXTENSION OF THE TIME OF PAYMENT WITH RESPECT TO COMMERCIAL PAPER OR A FINANCIAL TRANSACTION WITH A FINANCIAL INSTITUTION

(___) ALL OF THE ABOVE

F. Operation of an Entity or a Business – With respect to this subject, I authorize my agent to:
(___) Operate, buy, sell, enlarge, reduce, or terminate an ownership interest

(___) Perform a duty or discharge a liability and exercise in person or by proxy a right, power, privilege, or an option that the principal has, may have, or claims to have

(___) Enforce the terms of an ownership agreement

(___) Initiate, participate in, submit to alternative dispute resolution, settle, oppose, or propose or accept a compromise with respect to litigation to which the principal is a party because of an ownership interest

(___) Exercise in person or by proxy, or enforce by litigation or otherwise, a right, power, privilege, or an option the principal has or claims to have as the holder of stocks and bonds

(___) Initiate, participate in, submit to alternative dispute resolution, settle, oppose, or propose or accept a compromise with respect to litigation to which the principal is a party concerning stocks and bonds

(___) With respect to an entity or business owned solely by the principal:

(1) Continue, modify, renegotiate, extend, and terminate a contract made by or on behalf of the principal with respect to the entity or business before execution of this power of attorney;

(2) Determine:

(i) The location of the operation of the entity or business;

(ii) The nature and extent of the business of the entity or business;

(iii) The methods of manufacturing, selling, merchandising, financing, accounting, and advertising employed in the operation of the entity or business;
(iv) The amount and types of insurance carried by the entity or business; and

(v) The mode of engaging, compensating, and dealing with the employees and accountants, attorneys, or other advisors of the entity or business;

(3) Change the name or form of organization under which the entity or business is operated and enter into an ownership agreement with other persons to take over all or part of the operation of the entity or business; and

(4) Demand and receive money due or claimed by the principal or on the principal’s behalf in the operation of the entity or business and control and disburse the money in the operation of the entity or business

(___) Put additional capital into an entity or a business in which the principal has an interest

(___) Join in a plan of reorganization, consolidation, conversion, domestication, or merger of the entity or business

(___) Sell or liquidate all or part of an entity or business

(___) Establish the value of an entity or a business under a buyout agreement to which the principal is a party

(___) Prepare, sign, file, and deliver reports, compilations of information, returns, or other papers with respect to an entity or business and make related payments

(___) Pay, compromise, or contest taxes, assessments, fines, or penalties and perform other acts to protect the principal from illegal or unnecessary taxation, assessments, fines, or penalties, with respect to an entity or a business, including attempts to recover, as permitted by law, money paid before or after the execution of this power of attorney

(___) All of the above

G. Insurance and Annuities – With respect to this subject, I authorize my agent to:
(___) Continue, pay the premium or make a contribution on, modify, exchange, rescind, release, or terminate a contract procured by or on behalf of the principal that insures or provides an annuity to either the principal or another person, whether or not the principal is a beneficiary under the contract.

(____) Procure new, different, and additional contracts of insurance and annuities for the principal and the principal’s spouse, children, and other dependents, and select the amount, type of insurance or annuity, and mode of payment.

(____) Pay the premium or make a contribution on, modify, exchange, rescind, release, or terminate a contract of insurance or annuity procured by the agent.

(____) Apply for and receive a loan secured by a contract of insurance or annuity.

(____) Surrender and receive the cash surrender value on a contract of insurance or annuity.

(____) Exercise an election.

(____) Exercise investment powers available under a contract of insurance or annuity.

(____) Change the manner of paying premiums on a contract of insurance or annuity.

(____) Change or convert the type of insurance or annuity with respect to which the principal has or claims to have authority described in this section.

(____) Apply for and procure a benefit or assistance under a statute or regulation to guarantee or pay premiums of a contract of insurance on the life of the principal.

(____) Collect, sell, assign, hypothecate, borrow against, or pledge the interest of the principal in a contract of insurance or annuity.

(____) Select the form and timing of the payment of proceeds from a contract of insurance or annuity.
Pay, from proceeds or otherwise, compromise or contest, and apply for refunds in connection with a tax or assessment levied by a taxing authority with respect to a contract of insurance or annuity or the proceeds or liability from the contract of insurance or annuity accruing by reason of the tax or assessment.

All of the above

H. Estates, Trusts, and Other Beneficial Interests

(excluding trusts, probate estates, guardianships, conservatorships, escrows, or custodianships or funds from which the principal is, may become, or claims to be entitled to a share or payment) - With respect to this subject, I authorize my agent to:

Accept, receive, receipt for, sell, assign, pledge, or exchange a share in or payment from the fund described above

Demand or obtain money or another thing of value to which the principal is, may become, or claims to be entitled by reason of the fund described above, by litigation or otherwise

Exercise for the benefit of the principal a presently exercisable general power of appointment held by the principal

Initiate, participate in, submit to alternative dispute resolution, settle, oppose, or propose or accept a compromise with respect to litigation to ascertain the meaning, validity, or effect of a deed, will, declaration of trust, or other instrument or transaction affecting the interest of the principal

Initiate, participate in, submit to alternative dispute resolution, settle, oppose, or propose or accept a compromise with respect to litigation to remove, substitute, or surcharge a fiduciary

Conserve, invest, disburse, or use anything received for an authorized purpose

Transfer an interest of the principal in real property, stocks and bonds, accounts with financial institutions or securities intermediaries, insurance, annuities, and other property to the trustee of a revocable trust created by the principal as settlor.
(____) REJECT, RENOUNCE, DISCLAIM, RELEASE, OR CONSENT TO A REDUCTION IN OR MODIFICATION OF A SHARE IN OR PAYMENT FROM THE FUND DESCRIBED ABOVE

(____) ALL OF THE ABOVE

I. CLAIMS AND LITIGATION – WITH RESPECT TO THIS SUBJECT, I AUTHORIZE MY AGENT TO:

(____) ASSERT AND MAINTAIN BEFORE A COURT OR ADMINISTRATIVE AGENCY A CLAIM, CLAIM FOR RELIEF, CAUSE OF ACTION, COUNTERCLAIM, OFFSET, RECOUPMENT, OR DEFENSE, INCLUDING AN ACTION TO RECOVER PROPERTY OR OTHER THING OF VALUE, RECOVER DAMAGES SUSTAINED BY THE PRINCIPAL, ELIMINATE OR MODIFY TAX LIABILITY, OR SEEK AN INJUNCTION, SPECIFIC PERFORMANCE, OR OTHER RELIEF

(____) BRING AN ACTION TO DETERMINE ADVERSE CLAIMS OR INTERVENE OR OTHERWISE PARTICIPATE IN LITIGATION

(____) SEEK AN ATTACHMENT, GARNISHMENT, ORDER OF ARREST, OR OTHER PRELIMINARY, PROVISIONAL, OR INTERMEDIATE RELIEF AND USE AN AVAILABLE PROCEDURE TO EFFECT OR SATISFY A JUDGMENT, ORDER, OR DECREE

(____) MAKE OR ACCEPT A TENDER, OFFER OF JUDGMENT, OR ADMISSION OF FACTS, SUBMIT A CONTROVERSY ON AN AGREED STATEMENT OF FACTS, CONSENT TO EXAMINATION, AND BIND THE PRINCIPAL IN LITIGATION

(____) SUBMIT TO ALTERNATIVE DISPUTE RESOLUTION, SETTLE, AND PROPOSE OR ACCEPT A COMPROMISE

(____) WAIVE THE ISSUANCE AND SERVICE OF PROCESS ON THE PRINCIPAL, ACCEPT SERVICE OF PROCESS, APPEAR FOR THE PRINCIPAL, DESIGNATE PERSONS ON WHICH PROCESS DIRECTED TO THE PRINCIPAL MAY BE SERVED, EXECUTE AND FILE OR DELIVER STIPULATIONS ON THE PRINCIPAL’S BEHALF, VERIFY PLEADINGS, SEEK APPELLATE REVIEW, PROCURE AND GIVE SURETY AND INDEMNITY BONDS, CONTRACT AND PAY FOR THE PREPARATION AND PRINTING OF RECORDS AND BRIEFS, RECEIVE, EXECUTE, AND FILE OR DELIVER A CONSENT, WAIVER, RELEASE, CONFESSION OF JUDGMENT, SATISFACTION OF JUDGMENT, NOTICE, AGREEMENT, OR OTHER INSTRUMENT IN CONNECTION WITH THE PROSECUTION, SETTLEMENT, OR DEFENSE OF A CLAIM OR LITIGATION
(___) Act for the principal with respect to bankruptcy or
insolvency, whether voluntary or involuntary, concerning the
principal 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 of the principal in
property or other thing of value

(___) Pay a judgment, award, or order against the
principal or a settlement made in connection with a claim or
litigation

(___) Receive money or other thing of value paid in
settlement of or as proceeds of a claim or litigation

(___) All of the above

J. Personal and Family Maintenance – With respect to this
subject, I authorize my agent to:

(___) Perform the acts necessary to maintain the
customary standard of living of the principal, the principal’s
spouse, and the following individuals, whether living when this
power of attorney is executed or later born:

(1) The principal’s children;

(2) Other individuals legally entitled to be
supported by the principal; and

(3) The individuals whom the principal has
customarily supported or indicated the intent to support;

(___) Make periodic payments of child support and other
family maintenance required by a court or governmental agency or
an agreement to which the principal is a party

(___) Provide living quarters for the individuals
described above by:

(1) Purchase, lease, or other contract; or

(2) Paying the operating costs, including interest,
amortization payments, repairs, improvements, and taxes, for
premises owned by the principal or occupied by those individuals
(____) PROVIDE NORMAL DOMESTIC HELP, USUAL VACATIONS AND
TRAVEL EXPENSES, AND FUNDS FOR SHELTER, CLOTHING, FOOD, APPROPRIATE
EDUCATION, INCLUDING POSTSECONDARY AND VOCATIONAL EDUCATION, AND
OTHER CURRENT LIVING COSTS FOR THE INDIVIDUALS DESCRIBED ABOVE

(____) PAY EXPENSES FOR NECESSARY HEALTH CARE AND
CUSTODIAL CARE ON BEHALF OF THE INDIVIDUALS DESCRIBED ABOVE

(____) ACT AS THE PRINCIPAL’S PERSONAL REPRESENTATIVE IN
ACCORDANCE WITH THE HEALTH INSURANCE PORTABILITY AND
ACCOUNTABILITY ACT, §§ 1171 THROUGH 1179 OF THE SOCIAL SECURITY ACT,
42 U.S.C. § 1320D, AND APPLICABLE REGULATIONS IN MAKING DECISIONS
RELATED TO THE PAST, PRESENT, OR FUTURE PAYMENT FOR THE PROVISION OF
HEALTH CARE CONSENTED TO BY THE PRINCIPAL OR ANYONE AUTHORIZED
UNDER THE LAW OF THIS STATE TO CONSENT TO HEALTH CARE ON BEHALF OF
THE PRINCIPAL

(____) CONTINUE PROVISIONS MADE BY THE PRINCIPAL FOR
AUTOMOBILES OR OTHER MEANS OF TRANSPORTATION, INCLUDING
REGISTERING, LICENSING, INSURING, AND REPLACING THE MEANS OF
TRANSPORTATION, FOR THE INDIVIDUALS DESCRIBED ABOVE

(____) MAINTAIN CREDIT AND DEBIT ACCOUNTS FOR THE
CONVENIENCE OF THE INDIVIDUALS DESCRIBED ABOVE AND OPEN NEW
ACCOUNTS

(____) CONTINUE PAYMENTS INCIDENTAL TO THE MEMBERSHIP OR
AFFILIATION OF THE PRINCIPAL IN A RELIGIOUS INSTITUTION, CLUB, SOCIETY,
ORDER, OR OTHER ORGANIZATION OR TO CONTINUE CONTRIBUTIONS TO THOSE
ORGANIZATIONS

(NOTE: AUTHORITY WITH RESPECT TO PERSONAL AND FAMILY
MAINTENANCE IS NEITHER DEPENDENT ON, NOR LIMITED BY, AUTHORITY THAT
AN AGENT MAY OR MAY NOT HAVE WITH RESPECT TO GIFTS UNDER THIS POWER
OF ATTORNEY.)

(____) ALL OF THE ABOVE

K. BENEFITS FROM GOVERNMENTAL PROGRAMS OR CIVIL OR
MILITARY SERVICE (INCLUDING ANY BENEFIT, PROGRAM, OR ASSISTANCE
PROVIDED UNDER A STATUTE OR REGULATION INCLUDING SOCIAL SECURITY,
MEDICARE, AND MEDICAID) – WITH RESPECT TO THIS SUBJECT, I AUTHORIZE
MY AGENT TO:
(____) Execute vouchers in the name of the principal for allowances and reimbursements payable by the United States or a foreign government or by a state or subdivision of a state to the principal, including allowances and reimbursements for transportation of the individuals described in “J. Personal and Family Maintenance” above, and for shipment of the household effects of those individuals.

(____) Take possession and order the removal and shipment of property of the principal from a post, warehouse, depot, dock, or other place of storage or safekeeping, either governmental or private, and execute and deliver a release, voucher, receipt, bill of lading, shipping ticket, certificate, or other instrument for that purpose.

(____) Enroll in, apply for, select, reject, change, amend, or discontinue, on the principal’s behalf, a benefit or program.

(____) Prepare, file, and maintain a claim of the principal for a benefit or assistance, financial or otherwise, to which the principal may be entitled under a statute or regulation.

(____) Initiate, participate in, submit to alternative dispute resolution, settle, oppose, or propose or accept a compromise with respect to litigation concerning a benefit or assistance the principal may be entitled to receive under a statute or regulation.

(____) Receive the financial proceeds of a claim described above and conserve, invest, disburse, or use for a lawful purpose anything so received.

(____) All of the above.

L. Retirement Plans (including a plan or account created by an employer, the principal, or another individual to provide retirement benefits or deferred compensation of which the principal is a participant, beneficiary, or owner, including a plan or account under the following sections of the Internal Revenue Code:

(1) An individual retirement account under Internal Revenue Code Section 408, 26 U.S.C. § 408;
(2) A Roth individual retirement account under 
Internal Revenue Code Section 408A, 26 U.S.C. § 408A;

(3) A deemed individual retirement account under 
Internal Revenue Code Section 408(q), 26 U.S.C. § 408(q);

(4) An annuity or mutual fund custodial account under 
Internal Revenue Code Section 403(b), 26 U.S.C. § 403(b);

(5) A pension, profit–sharing, stock bonus, or other 
retirement plan qualified under Internal Revenue Code Section 
401(a), 26 U.S.C. § 401(a);

(6) A plan under Internal Revenue Code Section 457(b), 
26 U.S.C. § 457(b); and

(7) A nonqualified deferred compensation plan under 
Internal Revenue Code Section 409A, 26 U.S.C. § 409A) – With respect 
to this subject, I authorize my agent to:

(____) Select the form and timing of payments under a 
retirement plan and withdraw benefits from a plan

(____) Make a rollover, including a direct 
trustee–to–trustee rollover, of benefits from one retirement plan 
to another

(____) Establish a retirement plan in the principal’s name

(____) Make contributions to a retirement plan

(____) Exercise investment powers available under a 
retirement plan

(____) Borrow from, sell assets to, or purchase assets 
from a retirement plan

(____) All of the above

M. Taxes – With respect to this subject, I authorize my agent 
to:

(___) PAY TAXES DUE, COLLECT REFUNDS, POST BONDS, RECEIVE CONFIDENTIAL INFORMATION, AND CONTEST DEFICIENCIES DETERMINED BY THE INTERNAL REVENUE SERVICE OR OTHER TAXING AUTHORITY

(___) EXERCISE ELECTIONS AVAILABLE TO THE PRINCIPAL UNDER FEDERAL, STATE, LOCAL, OR FOREIGN TAX LAW

(___) ACT FOR THE PRINCIPAL IN ALL TAX MATTERS FOR ALL PERIODS BEFORE THE INTERNAL REVENUE SERVICE, OR OTHER TAXING AUTHORITY

(___) ALL OF THE ABOVE

N. GIFTS (INCLUDING GIFTS TO A TRUST, AN ACCOUNT UNDER THE UNIFORM TRANSFERS TO MINORS ACT, AND A TUITION SAVINGS ACCOUNT OR PREPAID TUITION PLAN AS DEFINED UNDER INTERNAL REVENUE CODE SECTION 529, 26 U.S.C. § 529) – WITH RESPECT TO THIS SUBJECT, I AUTHORIZE MY AGENT TO:

(___) MAKE OUTRIGHT TO, OR FOR THE BENEFIT OF, A PERSON, A GIFT OF PART OR ALL OF THE PRINCIPAL’S PROPERTY, INCLUDING BY THE EXERCISE OF A PRESENTLY EXERCISABLE GENERAL POWER OF APPOINTMENT HELD BY THE PRINCIPAL, IN AN AMOUNT FOR EACH DONEE NOT TO EXCEED THE ANNUAL DOLLAR LIMITS OF THE FEDERAL GIFT TAX EXCLUSION UNDER INTERNAL REVENUE CODE SECTION 2503(b), 26 U.S.C. § 2503(b), WITHOUT REGARD TO WHETHER THE FEDERAL GIFT TAX EXCLUSION APPLIES TO THE GIFT, OR IF THE PRINCIPAL’S SPOUSE AGREES TO CONSENT TO A SPLIT GIFT PURSUANT TO INTERNAL REVENUE CODE SECTION 2513, 26 U.S.C. § 2513, IN AN AMOUNT FOR EACH DONEE NOT TO EXCEED TWICE THE ANNUAL FEDERAL GIFT TAX EXCLUSION LIMIT
(____) Consent, pursuant to Internal Revenue Code Section 2513, 26 U.S.C. § 2513, to the splitting of a gift made by the principal’s spouse in an amount for each donee not to exceed the aggregate annual gift tax exclusions for both spouses

(Note: An agent may only make a gift of the principal’s property as the agent determines is consistent with the principal’s objectives if actually known by the agent and, if unknown, as the agent determines is consistent with the principal’s best interest based on all relevant factors, including:

(1) The value and nature of the principal’s property;

(2) The principal’s 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 regulation; and

(5) The principal’s personal history of making or joining in making gifts.)

(____) All of the above

Grant of specific authority (optional)

My agent may not do any of the following specific acts for me unless I have initialed the specific authority listed below:

(Caution: Granting any of the following will give your agent the authority to take actions that could significantly reduce your property or change how your property is distributed at your death. Initial only the specific authority you want to give your agent.)

(____) Create, amend, revoke, or terminate an inter vivos trust

(____) Make a gift, subject to the limitations of the Maryland Uniform Power of Attorney Act, § 17–217 of the Estates and Trusts Article, and any special instructions in this power of attorney

(____) Create or change rights of survivorship

(____) Create or change a beneficiary designation
(____) Authorize another person to exercise the authority granted under this power of attorney

(____) Waive the principal’s right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan

(____) Exercise fiduciary powers that the principal has authority to delegate

(____) Disclaim or refuse an interest in property, including a power of appointment

LIMITATION ON AGENT’S AUTHORITY

An agent that is not my ancestor, spouse, or descendant may not use my property to benefit the agent or a person to whom the agent owes an obligation of support unless I have included that authority in the Special Instructions.

SPECIAL INSTRUCTIONS (OPTIONAL)

You may give special instructions on the following lines:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

EFFECTIVE DATE

This power of attorney is effective immediately unless I have stated otherwise in the Special Instructions.

NOMINATION OF GUARDIAN (OPTIONAL)

If it becomes necessary for a court to appoint a guardian of my estate or guardian of my person, I nominate the following person(s) for appointment:

Name of Nominee for guardian of my estate:
RELIALANCE ON THIS POWER OF ATTORNEY

ANY PERSON, INCLUDING MY AGENT, MAY RELY ON THE VALIDITY OF THIS
POWER OF ATTORNEY OR A COPY OF IT UNLESS THAT PERSON KNOWS IT HAS
TERMINATED OR IS INVALID.

SIGNATURE AND ACKNOWLEDGMENT

YOUR SIGNATURE ________________________________ Date __________________________

YOUR NAME PRINTED ________________________________

YOUR ADDRESS ____________________________________________

YOUR TELEPHONE NUMBER ________________________________

STATE OF MARYLAND (COUNTY) OF ________________________________

THIS DOCUMENT WAS ACKNOWLEDGED BEFORE ME ON

______________________________,

(Date)

BY _________________________________.

(NAME OF PRINCIPAL)

___________________________________________ (SEAL, IF ANY)

SIGNATURE OF NOTARY

MY COMMISSION EXPIRES: ________________________________

THIS DOCUMENT PREPARED BY:
IMPORTANT INFORMATION FOR AGENT

AGENT’S DUTIES

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

1. Do what you know the principal reasonably expects you to do with the principal’s property or, if you do not know the principal’s expectations, act in the principal’s best interest;
2. Act in good faith;
3. Do nothing beyond the authority granted in this power of attorney; and
4. Disclose your identity as an agent whenever you act for the principal by writing or printing the name of the principal and signing your own name as “agent” in the following manner:

______________________________ ________________________________
 (Principal’s Name) (Your Signature) as Agent

Unless the special instructions in this power of attorney state otherwise, you must also:

1. Act loyally for the principal’s benefit;
2. Avoid conflicts that would impair your ability to act in the principal’s best interest;
3. Act with care, competence, and diligence;
4. Keep a record of all receipts, disbursements, and transactions made on behalf of the principal;
5. Cooperate with any person that has authority to make health care decisions for the principal to do what you know the principal reasonably expects or, if you do not know the principal’s expectations, to act in the principal’s best interest; and
(6) Attempt to preserve the principal’s estate plan if you know the plan and preserving the plan is consistent with the principal’s best interest.

Termination of Agent’s Authority

You must stop acting on behalf of the principal if you learn of any event that terminates this power of attorney or your authority under this power of attorney. Events that terminate a power of attorney or your authority to act under a power of attorney include:

1. Death of the principal;
2. The principal’s revocation of the power of attorney or your authority;
3. The occurrence of a termination event stated in the power of attorney;
4. The purpose of the power of attorney is fully accomplished; or
5. If you are married to the principal, a legal action is filed with a court to end your marriage, or for your legal separation, unless the special instructions in this power of attorney state that such an action will not terminate your authority.

Liability of Agent

The meaning of the authority granted to you is defined in the Maryland Uniform Power of Attorney Act, Title 17 of the Estates and Trusts Article. If you violate the Maryland Uniform Power of Attorney Act, Title 17 of the Estates and Trusts Article, or act outside the authority granted, you may be liable for any damages caused by your violation.

If there is anything about this document or your duties that you do not understand, you should seek legal advice.”.

17–202.

The following optional form may be used by an agent to certify facts concerning a power of attorney:

“Agent’s certification as to the validity of power of attorney and agent’s authority
STATE OF MARYLAND

(COUNTY) OF __________________________

I, ____________________________ (NAME OF AGENT), certify

UNDER PENALTY OF PERJURY THAT

_______________________________ (NAME OF PRINCIPAL) granted

ME AUTHORITY AS AN AGENT OR SUCCESSOR AGENT IN A POWER OF ATTORNEY

DATED ________________________.

I FURTHER CERTIFY THAT TO MY KNOWLEDGE:

(1) THE PRINCIPAL IS ALIVE AND HAS NOT REVOKED THE POWER OF

ATTORNEY OR MY AUTHORITY TO ACT UNDER THE POWER OF ATTORNEY AND

THE POWER OF ATTORNEY AND MY AUTHORITY TO ACT UNDER THE POWER OF

ATTORNEY HAVE NOT TERMINATED;

(2) IF THE POWER OF ATTORNEY WAS DRAFTED TO BECOME EFFECTIVE

ON THE HAPPENING OF AN EVENT OR CONTINGENCY, THE EVENT OR

CONTINGENCY HAS OCCURRED;

(3) IF I WAS NAMED AS A SUCCESSOR AGENT, THE PRIOR AGENT IS NO

LONGER ABLE OR WILLING TO SERVE; AND

(4) _______________________________________________________________

_____________________________________________________________

_____________________________________________________________

_____________________________________________________________

(INsert other relevant statements)

SIGNATURE AND ACKNOWLEDGMENT

________________________________________  _______________________

AGENT’S SIGNATURE                            DATE

________________________________________

AGENT’S NAME PRINTED

________________________________________

AGENT’S ADDRESS

________________________________________

AGENT’S TELEPHONE NUMBER
THIS DOCUMENT WAS ACKNOWLEDGED BEFORE ME ON

__________________________,
(DATE)

BY ________________________________.
(NAME OF AGENT)

______________________________ (SEAL, IF ANY)
SIGNATURE OF NOTARY

MY COMMISSION EXPIRES: ________________

THIS DOCUMENT PREPARED BY:

__________________________________________

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect

October 1, 2010.