

XKTI R IC "GENERAL POWER OF ATTORNEY

I, _____, a resident of _____, make this General Power of attorney appointing _____ of _____ hereinafter referred to as "my attorney". For the dates of _____ - _____, my attorney is authorized to act for me as follows:

1. To demand, sue for, receive, collect, and hold any and all monies, securities, and other property, of any nature whatsoever, that now belong to me in the future, or in which I may have an interest, and generally to deal with such property;
2. To commence, prosecute, discontinue, or defend any and all actions or other legal proceedings involving my estate or any part thereof, or involving my estate or any part thereof, or involving any matter in which I or my estate may be concerned;
3. To sign, endorse, or assign any note, check, or other instrument of any nature whatsoever, negotiable or non-negotiable, for deposit, discount, collection, or otherwise;
4. To write checks upon or otherwise withdraw all funds or account balances now or hereafter outstanding to my credit or to the creditor to the credit of my attorney, whether or not the check is payable to the order of my attorney;
5. To vote in person or proxy, to sell or otherwise dispose of, or cause to be registered in the name of a nominee selected by my attorney, and to transfer, redeem, convert, or exchange, any security that now belongs to me or that may belong to me in the future, or in which I may have an interest, and to make, execute, and deliver an endorsement assignment, certification, or other document in connection with any security;
6. To buy, acquire, lease, or invest in property, real or personal, tangible or intangible, including, but not limited to, any security, option, "flower bond", or other type of investment of whatsoever kind and nature;
7. To sell, grant options upon, or lease any lands, buildings, or other improvements or appurtenances to lands now belonging to me, or that I may own in the future, or in which I may have an interest, and to execute and cause to be recorded any all deeds other documents that may be necessary with the respect to any transaction involving my property;
8. To borrow or lend money or property, with or without security, and for such purposes to deliver and receive any documents that may be necessary or proper;
9. To instruct any entity or person having custody or control of any assets of mine, and any assets in which I may have an interest, in any agency, fiduciary, or other capacity, and I authorize that person or entity to rely upon the instructions of my attorney;
10. To open accounts of any nature whatsoever in my name or in the name of my attorney;
11. To pay all sums of money that may now or in the future be owed by me, whether the obligation is incurred by me or by attorney, to compromise or submit to arbitration any claim, whether it is against me or in my favor, and to receive or give releases in connection with claims against me or in my favor;

12. To make, sign, acknowledge, and deliver any contract, deed, or other contract binding either me or my attorney;
13. To have access to any safe deposit box registered in my name and to remove or add to the contents;
14. To transfer and convey any of my assets, including, without limitation, any real property, to the trustee or trustees of any inter vivos trust of which I am the grantor and in which I have a beneficial interest;
15. To borrow against or obtain cash surrender values of any of my life insurance policies, and transfer the ownership of such policies to the beneficiaries named therein;
16. To disclaim the possession of any property, real or personal, or any interest therein, to the extent allowed under the applicable state law;
17. To appoint any individual or corporation as substitute attorney under the power of attorney with all powers and authority granted my attorney;
18. To make elections and to sign, make, execute, and file, in my name and on my behalf with any tax authority, such as tax returns, forms, and reports as my attorney may deem proper or as required by law, including, but not limited to, the content required by Section 2513 of the Internal Revenue Code;
19. Without limiting the above powers, generally to perform or to contract for the performance of any acts of any nature whatsoever that ought to be done in the opinion of my attorney ought to be done in any circumstances as fully and effectively as I could do if acting personally.

THIS POWER OF ATTORNEY SHALL TERMINATE IN THE EVENT OF MY DISABILITY.

Witness the following signature and seal, this ____ day of _____, 20__.

Signature: _____

STATE OF VIRGINIA

CITY OF _____, to-wit:

I, the undersigned, a Notary Public in and for the City and State aforesaid, do certify that _____ whose name is signed to the foregoing General Power of Attorney, bearing date of this ____ day of _____, 20 __, has acknowledged the same before me in my City and State aforesaid.

Given under my hand this ____ day of _____, 20 __.

Signature: _____

MY COMMISSION EXPIRES: