

This POWER OR ATTORNEY shall not be affected by my subsequent incapacity unless I have stated otherwise below, under "MODIFICATIONS."

This POWER OF ATTORNEY REVOKES any and all prior Powers of Attorney executed by me unless I have stated otherwise below, under "MODIFICATIONS."

If you are NOT revoking your prior Powers of Attorney, and if you are granting the same authority in two or more Powers of Attorney, you must also indicate under "MODIFICATIONS" whether the agents given these powers are to act together or separately.

GRANT OF AUTHORITY:

(DIRECTIONS: To grant your agent some or all of the authority below, either (1) INITIAL the line to the left of each authority you grant, or (2) write or type the letters for each authority you grant on the blank line at (P), and INITIAL the line to the left of each authority you grant at (P). If you INITIAL (P), AND enter the desired letters from (A) through (O) you do not need to INITIAL the other lines.)

I grant authority to my agent(s) with respect to the following subjects as defined in sections 5-1502A through 5-1502N of the New York General Obligations Law:

- (A) real estate transactions;
- (B) chattel and goods transactions;
- (C) bond, share, and commodity transactions
- (D) banking transactions
- (E) business operating transactions;
- (F) insurance transactions;
- (G) estate transactions;
- (H) claims and litigation;
- (I) personal and family maintenance;
- (J) benefits from governmental programs or civil or military service;
- (K) health care billing and payment matters; records, reports, and statements;
- (L) retirement benefit transactions;
- (M) tax matters;
- (N) all other matters;
- (O) full and unqualified authority to my agent(s) to delegate any or all of the foregoing powers to any person or persons whom my agent(s) select;

(P) EACH of the matters identified by the following letters: A-O

(You need not INITIAL the other lines if you initial line (P) AND enter the desired letters from (A) through (O)).

MODIFICATIONS:

The following modifications supplement the authority I have granted to my agent(s):

Grant of Authority:

1. Letter (C), "bond, share, and commodity transactions," under "GRANT OF AUTHORITY" shall be supplemented to include the following authority:
 - (i) opening and closing brokerage accounts in my name; and
 - (ii) providing trading instructions with respect to all assets in the brokerage accounts; and
 - (iii) withdrawing assets from, or depositing assets into, brokerage accounts.

2. Letter (D), "banking transactions," under "GRANT OF AUTHORITY" shall be supplemented to include the following authority:
 - (i) borrowing money on such terms and with such security as my attorney-in-fact may decide in his/her sole discretion and executing all promissory notes, security agreements, mortgages, and other instruments relating thereto; and

 - (ii) accessing safe deposit boxes or other places of safekeeping standing in my name alone or jointly with another and removing the contents and making additions thereto; and

 - (iii) opening and closing checking, savings, money market, and certificate of deposit accounts in my name and withdrawing funds from the foregoing or adding funds to the foregoing