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Shelby Cnty Judge of Probate, AL
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DURABLE POWER OF ATTORNEY

BY THIS DURABLE POWER OF ATTORNEY I, RONALD E. SEIBERT, of Collier County, Florida, appoint as my attorney in fact to manage my affairs as indicated below, NANCIE KRESS BEG. Upon the death, failure or inability of him/her to act as my attorney in fact, then I appoint my brother, DONALD F. SEIBERT, to act as Donee of this Power.

This durable power of attorney is not affected by my subsequent incapacity except as provided by Florida Statute Section 709.08, and is exercisable from the date of execution.

1. General Grant of Power

I hereby grant to my Agent full power and authority to exercise or perform any act, power, duty, right or obligation whatsoever that I now have or may hereafter acquire, relating to any person, matter, transaction, or any interest in property owned by me, including, without limitation, my interest in all real property, including homestead real property; all personal property, tangible or intangible; all property held in any type of joint tenancy, including a tenancy in common, joint tenancy with right of survivorship, or a tenancy by the entirety; all property over which I hold a general, limited, or special power of appointment; choses in action; and all other contractual or statutory rights or elections, including, but not limited to, any rights or elections in any probate or similar proceeding to which I am or may become entitled; all as to such property now owned or hereafter acquired by me. I grant to my Agent full power and authority to do everything necessary in exercising any of the powers herein granted as fully as I might or could do if personally present, with full power of substitution or revocation. Except as otherwise limited by applicable law, or by this durable power of attorney, my attorney in fact has full authority to perform, without prior court approval, every act authorized and specifically enumerated in this durable power of attorney. I hereby ratify and confirm that my Agent shall lawfully have, by virtue of this durable power of attorney, the powers herein granted, including, but not limited to, the following:

- a. Collect all sums of money and other property that may be payable or belonging to me, and to execute receipts, releases, cancellations or discharges.
- b. Settle any account in which I have any interest and pay or receive the balance of that account as the case may require.
- c. Borrow money on such terms and with such security as my attorney may think fit and to execute all notes, mortgages and other instruments that my attorney finds necessary or desirable.
- d. Draw, accept, endorse or otherwise deal with any checks or other commercial or mercantile instruments for my benefit, specifically including the right to make withdrawals from any savings account or savings and loan deposits.

e. Redeem bonds issued by the United States government or any of its agencies, any other bonds and any certificates of deposit or other similar assets belonging to me.

f. Sell bonds, shares of stock, warrants, debentures, or other assets belonging to me, and execute all assignments and other instruments necessary or proper for transferring them to the purchaser or purchasers, and give good receipts and discharges for all money payable in respect to them. Also, to 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 securities either into or out of my name or nominee's name.

g. Sell, rent, lease for any term, mortgage or exchange any real estate or interests in it, including homestead property, for such considerations and upon such terms and conditions as my attorney may see fit, and execute, acknowledge and deliver all instruments conveying or encumbering title to property owned by me alone as well as any owed by me and by any other person, jointly. If I am married, the attorney in fact may not mortgage or convey my homestead property without joinder of my spouse or my spouse's legal guardian. Joinder by my spouse may be accomplished by the exercise of authority in a durable power of attorney executed by my joining spouse, and either my spouse or I may appoint the other as attorney in fact.

h. To represent me before the Treasury Department in connection with any matter involving any federal taxes in which I am a party, to make, sign, execute, verify and file any return required to be made under the revenue laws of the United States, or the Internal Revenue Code; or under the statutes of any state and to file any claim for refund, offer and compromise or application for a closing agreement, receive refund checks, execute waivers of any period of limitation, request extensions of time, execute any waiver of restrictions on assessment for collection of any tax, and execute Petition of Appeal to the United States Tax Court.

i. 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, substitutions and replacement.

j. Invest the proceeds of any redemptions or sales and any other of my money, in bonds, shares of stock and other securities as my attorney shall think fit.

k. Vote at all meetings of stockholders of any company and otherwise act as my attorney or proxy in respect of my shares of stock or other securities or investments that now or hereafter belong to me, and appoint substitutes or proxies with respect to any of those shares of stock.

l. Execute in my behalf any tax return and act for me in any examination, audit, hearing, conference or litigation relating to taxes, including authority to file and prosecute refund claims, and enter into any settlement.

m. Make and verify any income tax returns, personal property tax returns, and other tax return for which I am liable, and to represent me in all income tax matters before any officer of the Internal Revenue Service, within the limitations of the applicable Revenue Rulings and Procedures.

n. Assign and convey any or all of my property, real or personal, to any trust established by me or by others over which I have unrestricted right of revocation or withdrawal, at such times as my agent deems appropriate, and execute and deliver to the trustee appropriate assignments, deeds, and other instruments of conveyance or transfer thereof, and to examine and verify any accountings, and returns of any such trusts.

o. Prosecute, defend and settle all actions or other legal proceedings touching my estate or any part of it or touching any matter in which I may be concerned in any way.

p. Purchase bonds issued by the United States that can be applied at face or maturity value on account of estate tax liabilities, commonly known as "flower bonds."

q. Authorize the arrangement for and consent to medical, therapeutical and surgical procedures, including the administration of drugs, and to make all health care decisions for maintenance of my person, including care of mental and emotional faculties.

r. Authorize the discontinuance of any heroic or unusual measures for the unnatural or undue prolongation of my life, where such measures or procedures would serve only to prolong artificially the process of dying.

s. Do anything regarding my estate, property and affairs that I could do myself.

t. To make gifts of assets including money or any and all type of property to a person, a corporation, or an institution in any monetary amount which shall include but not be limited to gifts made as annual exclusion gifts in accordance with the Federal Tax Code.

u. The powers conferred upon my attorney in fact extend to all my right, title and interest in property in which I may have an interest jointly with any other person, whether in an estate by the entirety, joint tenancy or tenancy in common. It is my intention that the powers extended to my agent be interpreted broadly so as to allow my agent a high degree of discretion in managing my affairs.

2. Limitations

Notwithstanding the powers contained in this durable power of attorney, my attorney in fact may not:

a. Perform duties under a contract that requires the exercise of my personal services;

b. Make any affidavit as to my personal knowledge;

- c. Vote in any public election on my behalf;
- d. Execute or revoke any will or codicil on my behalf;
- e. Create, amend, modify, or revoke any document or other disposition effective at my death or transfer assets to an existing trust created by me unless expressly authorized by this power of attorney; or
- f. Exercise powers and authority granted to me as trustee or as court-appointed fiduciary.

3. Standard of Care

Except as otherwise provided herein, any attorney in fact named herein is a fiduciary who must observe the standards of care applicable to trustees as described in Florida Statute Section 737.302. My attorney in fact is not liable to third parties for any act pursuant to this durable power of attorney if the act was authorized at the time. If the exercise of the power is improper, my attorney in fact is liable to interested persons as described in Florida Statute Section 731.201 for damage or loss resulting from a breach of fiduciary duty by my attorney in fact to the same extent as the trustee of an express trust. If my attorney in fact has accepted appointment either expressly in writing or by acting under the power, my attorney in fact is not excused from liability for failure either to participate in the administration of assets subject to the power or for failure to attempt to prevent a breach of fiduciary obligations thereunder.

4. Interpretation and Governing Law

This instrument is executed by me in the State of Florida, but it is my intention that this power of attorney shall be exercisable in any other state or jurisdiction where I may have any property or interests in property.

This instrument is to be construed and interpreted as a durable power of attorney as provided for in Florida Statute Section 709.08, that statute may be amended from time to time. The enumeration of specific powers herein is not intended to, nor does it, limit or restrict the general powers herein granted to my Agent. This instrument is executed and delivered in the State of Florida, and the laws of the State of Florida shall govern all questions as to the validity of this power and the construction of its provisions.

5. Third Party Reliance

(a) Any third party may rely upon the authority granted in my durable power of attorney until the third party has received notice as provided herein.

(b) Until a third party has received notice of revocation pursuant to the terms contained herein, partial or complete termination of the durable power of attorney by adjudication of incapacity, suspension by initiation of proceedings to determine incapacity,

my death, or the occurrence of an event referenced in this durable power of attorney, the third party may act in reliance upon the authority granted in this durable power of attorney.

(c) A third party that has not received written notice hereunder may, but need not, require that my attorney in fact execute an affidavit stating that there has been no revocation, partial or complete termination, or suspension of the durable power of attorney is exercised. A written affidavit executed by my attorney in fact under this paragraph may, but need not, be in a form as set out in Section 709.08 Florida Statutes.

(d) Third parties who act in reliance upon the authority granted to my attorney in fact hereunder and in accordance with the instructions of the attorney in fact will be held harmless by me from any loss suffered or liability incurred as a result of actions taken prior to receipt of written notice of revocation, suspension, notice of a petition to determine incapacity, partial or complete termination, or my death. A person who acts in good faith upon any representation, direction, decision, or act of my attorney in fact is not liable to me or to my estate, beneficiaries, or joint owners for those acts.

(e) My attorney in fact is not liable for any acts or decisions made by him or her in good faith and under the terms of the durable power of attorney.

6. Notice

(a) A notice, including, but not limited to, a notice of revocation, partial or complete termination, suspension, or otherwise, is not effective until written notice is served upon my attorney in fact or any third persons relying upon this durable power of attorney.

(b) Notice must be in writing and served on the person or entity to be bound by such notice. Service may be by any form of mail that requires a signed receipt or by personal delivery as provided in the Florida Statutes for service of process, and must otherwise be in accordance with Florida Statute Section 709.08.

7. Damages and Costs

In any judicial action regarding this durable power of attorney, including but not limited to, the unreasonable refusal of a third party to allow an attorney in fact to act pursuant to the power, and challenges to the proper exercise of authority by the attorney in fact, per statute, the prevailing party is entitled to damages and costs, including reasonable attorney's fees.

8. Validity

This durable power of attorney shall be non-delegable, except as to the stock powers which may be delegated to a transfer agent per paragraph 1.f. hereunder, and shall be valid until such time as I shall die, revoke the power, or shall be adjudged totally or partially incompetent by a court of competent jurisdiction. I may revoke the power only by providing written notice to my Agent. All acts of my Agent taken or done without actual

knowledge of 1) my death, 2) an adjudication of my incompetency, or 3) my revocation are valid and effective, and are hereby ratified and confirmed.

9. Revocation of Prior Instruments

By this instrument I hereby revoke any power of attorney, durable or otherwise, that I may have executed prior to the date of this durable power of attorney.

I hereby confirm all acts of my attorney in fact pursuant to this power.

Any act that is done under this power between the revocation of this instrument and notice of that revocation to my attorney shall be valid unless the person claiming the benefit of the act had notice of that revocation.

IN WITNESS WHEREOF, I have set my hand and seal on this 31st day of October, 2006.

Signed, sealed and delivered
in presence of:

[Signature]
Witness

[Signature]
RONALD E. SEIBERT

[Signature]
Witness

STATE OF FLORIDA
COUNTY OF BROWARD

SWORN TO AND SUBSCRIBED before me, this 31st day of October, 2006
by RONALD E. SEIBERT, who is personally known to me or who has produced _____
_____ as identification and who did not take an oath.

[Signature]
Notary Public

My commission expires:

