

GENERAL POWER OF ATTORNEY

I, _____, residing at _____, hereby appoint _____ of _____ as my Attorney-in-Fact (“Agent”).

My Agent shall have full power and authority to act on my behalf. This power and authority shall authorize my Agent to manage and conduct all of my affairs and to exercise all of my legal rights and powers, including all rights and powers that I may acquire in the future. My Agent’s powers shall include, but not be limited to, the power to:

1. Open, maintain or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, and other similar accounts with financial institutions, including, but be limited to the power to:
 - a. Conduct any business with any banking or financial institution with respect to any of my accounts, including, but not limited to, making deposits an withdrawals, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by my person, firm, corporation or political entity.
 - b. Perform any act necessary to deposit, negotiate sell or transfer any note security, or draft of the United States of America, including U.S. Treasury Securities.
 - c. Have access to any safe deposit box that I might own, including its contents.
2. Sell, exchange, buy, invest, or reinvest any assets or property owned by me. Such assets or property may include income producing or non-income producing assets and property.
3. Purchase and/or maintain insurance, including life insurance upon my life or the life of any other appropriate person, and to collect proceeds of a policy.
4. Take any legal steps necessary to collect any amount or debt owed to me, or to settle an claim, whether made against me or asserted on my behalf against other person or entity.
5. Enter into binding contracts and agreements on my behalf, including, but not limited to, the power to
 - a. Incur indebtedness in my name, and to execute in my name any loan agreement, promissory note, acknowledgement, consent, authorization, waiver, notice, release, receipt, or any other document, contract, agreement or instrument of any kind whatsoever.

- b. Act on behalf and in my place, with the same authority and effect as if I were personally present an acting.
 - c. To deal on my behalf with any party, whether lender, co-debtor, guarantor, transferee, or otherwise and whether the party is a private company or a state of federal agency, academic institution or otherwise.
6. Prepare, sign and file documents with any governmental body, agency, or academic institution, including, but not limited to, authorization to:
- a. Prepare, sign and file income and other tax returns with federal, state, local, and other governmental bodies.
 - b. Obtain information or documents from any government or its agencies, and negotiate, compromise, or settle any matter with such government or agency (including but not limited to any matters involving academic financial aid programs or tax matters).
 - c. Prepare applications, enrollment papers provide information and perform any other act reasonably requested by any other act reasonably by any government or its agencies (including but not limited to academic institutions, the military and the social security administration).

This Power of Attorney shall be construed broadly as a General Power of Attorney. The listing of specific powers is not intended to limit or restrict the general powers granted in this Power of Attorney in any matter.

Any power of authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing: (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, and (iii) my agent to have any incidents of ownership with respect to any life insurance policies that I may own o the life of my Agent.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney.

I authorize my Agent to indemnify and hold harmless any third party who accepts and acts under this document.

My Agent shall be entitled to reimbursement of all reasonable expenses incurred in connection with this Power of Attorney.

This Power of Attorney shall become effective immediately and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue effective until my death. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

Date:

Students Signature

Witness/Notary

ACKNOWLEDGMENT

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that signed this instrument and acknowledged it to be a free and voluntary act for the uses and purposes mentioned in the instrument.