

() (P-1) The powers granted under (A) and (B) above are enlarged so that all fixtures and articles of personal property which at the time of such transaction are or which may thereafter be attached to or used in connection with the real property may be included in the deeds, mortgages, agreements, and any other instruments to be executed and delivered in connection with real estate transactions and which may be described in said instruments with more particularity;

() (P-2) My attorney-in-fact has the unrestricted power to act (including gratuitous acts) with respect to Trusts, including but not limited to the creating and funding a Trust, revoking or modifying a Trust, and adding property to an existing or subsequently created Trust and also to transfer any of my assets into any trust and to withdraw and/or receive on my behalf income and/or principal of a trust to which I may be entitled to, to expend such distributions for my behalf and/or to give such distributions to any person or charity if allowed under the provisions of such trust; and to disclaim any interest I may have in any Trust and to use such withdrawals to purchase an annuity for my benefit. My attorney-in-fact shall also have the authority to request all financial information and request any form of Accounting from any Trusts created by me or to which I am a beneficiary; My attorney-in-fact is hereby granted the authority to create, fund, amend or add to revocable or irrevocable inter vivos trusts; terminate revocable inter vivos trusts; accept transfers or distributions from any trustee of any trust, provided that any creation of new or changes to existing trusts are to be done primarily for the health and financial benefit of the principal or the principal's estate. This provision shall include the power of the Attorney-in-fact to create, fund, amend or make investments to an Income Only Trust, Special Needs or Supplemental Needs Trust.

() (P-3) My attorney-in-fact may disclaim all or part of any transfers to me if it is probable that no gift taxes will be imposed on me on account of such disclaimer or renunciation;

() (P-4) My attorney-in-fact shall have the power to establish one or more "individual retirement accounts" or other retirement plans or arrangements in my name, transfer existing retirement accounts to new retirement accounts, and make conversions of these pre-tax retirement funds to Roth IRA accounts;

In connection with any pension, profit sharing or stock bonus plan, individual retirement arrangement, Roth IRA § 403(b) annuity or account, § 457 plan, or any other retirement plan, arrangement or annuity in which I am a participant or of which I am a beneficiary (whether established by my Attorney-in-fact or otherwise) (each of which is hereafter referred to as "such Plan"), my Attorney-in-fact shall have the following powers in addition to all other applicable powers granted by this instrument;

1. To make contributions (including "rollover" contributions) or cause contributions to be made to such Plan with my funds or otherwise on my behalf.
2. To receive and endorse checks or other distributions to me from such Plan, or to arrange for the direct deposit of the same in any account in my name or in the name of any revocable living trust established by me.

3. To elect a form of payment of benefits from such Plan, to withdraw benefits from such Plan, to make contributions to such Plan and to make, exercise, waive or consent to any and all elections and/or options that I may have regarding the contributions to, investments or administration, of, or distribution or form of benefits under, such Plan.
4. To designate one or more beneficiaries or contingent beneficiaries for any benefits payable under such Plan on account of my death, and to change any such prior designation of beneficiary made by me or by my Attorney-in-fact ; provided, however, that my Attorney-in-fact shall have no power to designate my Attorney-in-fact directly or indirectly as a beneficiary or contingent beneficiary to receive a greater share or portion of any such benefits than my Attorney-in-fact would have otherwise received unless such change is consented to by all other beneficiaries who would have received the benefits but for the proposed change. This limitation shall not apply to any designation of my Attorney-in-fact as beneficiary in a fiduciary capacity, with no beneficial interest.

() (P-5) If any third party (including but not limited to stock transfer agents, title insurance companies, banks, credit unions, and savings and loan associations) with whom my Attorney-in-fact seeks to transact business refuses to recognize my Attorney-in-fact's authority to act on my behalf pursuant to this Power of Attorney, I authorize my Attorney-in-fact to sue and recover from such third party all resulting damages, costs, expense, and attorney's fees that are incurred because of such failure to act. Refusal to recognize my Attorney-in-fact's authority to act on my behalf shall include, but shall not be limited to, requirements of a particular form of Power of Attorney, requirements that the Power of Attorney be dated within a certain time period, and requirements that particular language be included in the Power of Attorney to the extent that such requirements are not part of New York's General Obligations Law. The costs, expenses and attorney's fees incurred in bringing such action shall be charged against my general assets, to the extent they are not recovered from said third party. I expressly direct my Attorney-in-fact to move my assets from any brokerage, transfer attorney-in-fact or other entity that refuses to recognize the full extent of powers that I intend to convey by this Power of Attorney;

() (P-6) I intend for my attorney-in-fact to be treated as I would be with respect to my rights regarding the use and disclosure of any individually identifiable health information governed by the Health Insurance Portability and Accountability Act of 1996 (a/k/a HIPPA), 42 USC 1320d and 45 CFR 160-164. I authorize any person or entity that has provided treatment or services to me or that has paid for or is seeking payment from me for such services to give, disclose and release to my attorney-in-fact , without restriction, all of my individually identifiable health information and medical records regarding any past, present, or future medical or mental health condition, to include all information relating to the diagnosis and treatment of HIV/AIDS, sexually transmitted diseases, mental illness and drug or alcohol abuse. The authority given to my attorney-in-fact shall supersede any prior agreement that I may have made with my health care providers to restrict access to or disclosure of my individually identifiable health information. The authority given my attorney-in-fact has no expiration date and shall expire only in the event that I revoke the authority in writing and deliver it to my health care provider;

() (P-7) My attorney-in-fact is hereby granted the authority to: create trusts, promissory notes, life estates on real property and other legal devices, instruments and strategies on my behalf and funding such instruments;

() (P-8) My attorney-in-fact is hereby granted the authority to act on my behalf with regards to the social security administration, veterans administration, social services, Medicare, Medicaid, SSI, and all other government benefits or entitlements, which may include but is not limited to: claims, planning for eligibility, submission of applications and appeals;

() (P-9) My attorney-in-fact is hereby granted the authority to have access to and disclose medical records and other personal information;

() (P-10) My attorney-in-fact is hereby granted the authority to retain, discharge and pay for the services of attorneys, accountants, financial planners, care managers, social workers and other professionals who will work on my behalf;

() (P-11) My attorney-in-fact is hereby granted the authority to enter into any safe deposit box or other place of safekeeping standing in my name alone or jointly with another to remove the contents and to make additions, subtractions or replacements;

() (P-12) My attorney-in-fact is hereby granted the authority to create or fund any Trust through the New York State Association for Retarded Children [“NYSARC”] and other not-for-profit associations of similar nature.

() (P-13) My attorney-in-fact is hereby granted the authority to name my preferred Guardian of the Person and Guardian of the Property, including himself / herself.

() (P-14) EACH of the matters identified by the following letters: (P-1), (P-2), (P-3), (P-4), (P-5), (P-6), (P-7), (P-8), (P-9), (P-10), (P-11), (P-12), (P-13), (P-14)