

RECORDING REQUESTED BY:
Law Offices of Sandra Diaz, PC

WHEN RECORDED MAIL TO:
5220 Clark Avenue, Suite 220
Lakewood, CA 90712

MAIL TAX STATEMENTS TO:
N/A

2020-008290

Klamath County, Oregon

07/08/2020 09:45:05 AM

Fee: \$182.00

**Durable Power of Attorney
For Management of Property and Personal Affairs**

DURABLE POWER OF ATTORNEY
FOR MANAGEMENT OF PROPERTY AND PERSONAL AFFAIRS

I, Adelaide S. Packwood, a resident of Los Angeles County, California, appoint:

Leslie P. Gillbreath, of 2263 Clark Ave., Long Beach, California, whose telephone number is (562) 494-4411 or (562) 754-2859 to act as my attorney in fact.

If Leslie P. Gillbreath dies, resigns, is unable to act because of incapacity, or is unwilling to act, I appoint Theresa Condon to act as my attorney in fact. All references herein to "my attorney in fact" refer to the attorney in fact acting at the pertinent time.

I intend to create a Durable Power of Attorney (herein referred to as "this Power") pursuant to California Probate Code Section 4000 and following, specifically including the Uniform Durable Power of Attorney Act. This Durable Power of Attorney specifically does not include Section 4600 and following relating to health care.

I direct that if there is any conflict between the provisions of California Probate Code Sections 4450 following (Uniform Statutory Form Power of Attorney Act) and this Durable Power of Attorney, that it is my express authorization under California Probate Code Section 4264 that the provisions of this Durable Power of Attorney shall control.

This Power is effective immediately upon its execution and shall not be affected by my subsequent disability or incapacity.

I give my attorney in fact the powers specified in this Power with the understanding that they will be used for my benefit and on my behalf and will be exercised only in a fiduciary capacity.

ARTICLE ONE

POWERS

1.1. Real and Personal Property and Intention to Return Home. I give my attorney in fact the power to take any actions that he or she believes necessary or desirable for the management or maintenance of any real or personal property in which I own an interest when this Power is executed, or in which I later acquire an interest, including the power to acquire, sell, and convey ownership of property; control the manner in which property is managed, maintained, and used; change the form of title in which property is held; satisfy and grant security interests and other encumbrances on property; obtain and make claims on insurance policies covering risks of loss or damage to property; accept or remove tenants; collect proceeds generated by property; ensure that any needed repairs are made to property; exercise rights of participation in real estate syndicates or other real estate ventures; make improvements to property; and perform any other acts described in California Probate Code Sections 4451 and 4452, except those acts that conflict with or are limited by a more specific provision in this Power.

I currently own my principal residence located at:

5321 E. 28th St., Long Beach, CA 90815

My intention is that without regard to where I am presently residing, I intend and continue to intend to return to my home. It is my intention that my attorneys in fact manage the Home in the event I am no longer capable of participating in transactions involving the Home. I want to retain a personal lifetime right of occupancy in the Home. Such retained right of occupancy is intended to fulfill the requirement of Department of Health Services All County Welfare Directors Letter No. 90-01, January 5, 1990, page 5, Questions and Answers Nos. 7 and 8, allowing transfers of exempt assets and transfers of a home based upon intent to return home, respectively. Moreover, it is my intention to reflect a retained personal right of occupancy by the Transferor and to subject the Home to inclusion within the federal gross estate for federal estate tax purposes, within the scope of the tax rules established by Linderme Estate v. Commissioner, 52 T.C.305 (1969).

1.2. Securities. I give my attorney in fact the power to take any actions he or she believes necessary or desirable with respect to any securities that I own when this Power becomes effective, or that are acquired thereafter, including the power to purchase and sell securities; exercise voting rights with respect to securities; collect dividends, interest, and any other proceeds generated by securities; transfer title to securities; and perform any other acts described in California Probate Code Section 4453, except those acts that conflict with or are limited by a more specific provision in this Power. For the purposes of this paragraph, the term "securities" includes stocks, bonds, mutual funds, and all other types of securities and financial

instruments, except commodity futures contracts and call and put options on stocks and stock indexes.

1.3. Commodity Futures and Options. I give my attorney in fact the power to take any actions he or she believes necessary or desirable with respect to any commodity futures contracts and options that I own when this Power becomes effective, or that are acquired thereafter, including the power to purchase, sell, or exercise commodity futures contracts and options; establish, modify, and terminate option accounts with a broker; and perform any other acts described in California Probate Code Section 4454, except those acts that conflict with or are limited by a more specific provision in this Power. For the purposes of this paragraph, the term "options" means call and put options on stocks and stock indexes traded on a regulated option exchange.

1.4. Financial Institutions. I give my attorney in fact the power to take any actions he or she believes necessary or desirable in connection with any financial institution in which I have an account or an interest in an account when this Power is executed, or in which I later acquire an account or an interest in an account, including the power to continue, modify, or terminate existing accounts; open new accounts; draw, endorse, and deposit checks, drafts, and other negotiable instruments; prepare, receive, and deliver financial statements; establish, maintain, or close safe deposit boxes; borrow money; apply for and receive travelers checks and letters of credit; extend payment periods with respect to commercial paper; and perform any other acts described in California Probate Code Section 4455, except those acts that conflict with or are limited by a more specific provision in this Power. For the purposes of this paragraph, the term "financial institution" includes, but is not limited to, banks, trust companies, savings banks, commercial banks, building and loan associations, savings and loan companies or associations, credit unions, industrial loan companies, thrift companies, and brokerage firms. If it is believed that I have a safety deposit box but my attorney in fact cannot locate a key for entry, it is my intention that my attorney in fact have the authority to direct the institution where the box is located to follow all instructions of my attorney in fact and take whatever steps are necessary to have the box opened and the contents given into the possession of my attorney in fact.

1.5. Business Operations. I give my attorney in fact the power to take any actions he or she believes necessary or desirable in connection with any business venture in which I have an interest when this Power is executed, or in which I later acquire an interest, including the power to execute and enforce my obligations and rights as a partner in any general or limited partnership to the extent permitted by law and any applicable partnership agreement; enforce my rights as the holder of a bond or similar instrument issued by any business in which I have an interest; discharge my duties and enforce my rights in any sole proprietorship; expand, recapitalize, or reorganize any business to the extent my interest in that business allows; collect proceeds generated by any business in which I have an interest and to which I am entitled; sell or liquidate my interest in a business; and perform any other acts described in California Probate Code Section 4456, except those acts that conflict with or are limited by a more specific provision in this Power.

1.6. Insurance and Annuities. I give my attorney in fact the power to take any actions he or she believes necessary or desirable with respect to any insurance or annuity contracts in which I have an interest when this Power is executed, or in which I later acquire an interest, including the power to acquire additional insurance coverage of any type or additional annuities; continue existing insurance or annuity contracts; agree to modifications in the terms of insurance or annuity contracts in which I have an interest; borrow against insurance or annuity contracts in which I have an interest, to the extent allowed under the contract terms; change beneficiaries under existing contracts and name beneficiaries under new contracts, including the power to designate himself/herself as the beneficiary; receive dividends, proceeds, and other benefits generated by the contracts; transfer interests in insurance or annuity contracts to the extent permitted under the terms of those contracts; and perform any other acts described in California Probate Code, except those acts that conflict with or are limited by a more specific provision in this Power.

1.7. Retirement Plans. I give my attorney in fact the power to take any actions he or she believes necessary or desirable in order to maintain or participate in any retirement plan in which I have an interest when this Power is executed, or in which I later acquire an interest, including the power to select the manner in which benefits under the plan are to be paid; designate beneficiaries under the plan, including the power to designate himself/herself as the beneficiary; make voluntary contributions to the plan; make rollovers from one plan into another; to the extent authorized by the plan, borrow from the plan and sell the assets of the plan; and perform any other acts described in California Probate Code Section 4462, except those acts that conflict with or are limited by a more specific provision in this Power.

1.8. Estate, Trust, and Other Beneficiary Transactions. I give my attorney in fact the power to take any actions he or she believes necessary or desirable in order to act, to the extent an agent is permitted to do so by law and by any controlling instrument, with respect to any estate or trust in which I have an interest when this Power is executed, or in which I later acquire an interest, including the power to receive payments to which I am entitled from any estate or trust; participate in all proceedings concerning any estate or trust in which I have an interest; execute disclaimers of any interests I may have in any estate or trust; convey or release any contingent interests I may have in any estate or trust; make any election available to a surviving spouse under California Probate Code Section 13502 or 13503; and perform any other acts described in California Probate Code Section 4458, except those acts that conflict with or are limited by a more specific provision in this Power. For the purposes of this paragraph, the term "estate or trust" means all matters that affect a trust, probate estate, guardianship, conservatorship, escrow, custodianship, or other fund from which I am, may become, or claim to be entitled, as a beneficiary, to a share or payment. The powers described in this paragraph do not include the power to create, modify, or revoke trusts.

1.9. Power to Create, Modify, and Revoke Trusts. I give my attorney in fact the power to take any action he or she believes necessary or desirable with respect to trusts that exist when this Power is executed or that are established thereafter (other than powers that I hold in a fiduciary capacity or solely by virtue of being a beneficiary of any trust), including the power to

establish trusts for my benefit or the benefit of my issue and any other of my dependents; contribute or transfer assets to any trust in which I have an interest; and exercise any power I may have as an individual (not as a fiduciary), other than as a trust beneficiary, such as borrowing trust assets, amending or revoking a trust agreement, and voting shares of stock, but subject to the limitation that any trust I have created may be modified or revoked by my attorney in fact only if expressly permitted by the trust instrument. This paragraph shall not be construed as limiting the authority of my attorney in fact to exercise any power, with respect to trusts, that I may hold in a fiduciary capacity or as a trust beneficiary, to the extent that such authority is specifically given elsewhere in this Power. Further, my attorney in fact has complete discretion to create a new trust, to create trusts that are revocable or irrevocable and to nominate any other persons, including the attorney in fact himself or herself, as trustee of any new trust and to create any trust that I could have created myself, all at the discretion of the attorney in fact.

1.10. Claims and Litigation. I give my attorney in fact the power to take any actions he or she believes necessary or desirable with respect to any claim that I may have or that has been asserted against me and with respect to any legal proceeding in which I have an interest when this Power is executed, or in which I later acquire an interest, including the power to institute, prosecute, and defend legal proceedings and claims on my behalf; file actions to determine adverse claims, intervene in litigation, and act as amicus curiae in any proceedings affecting my interests; seek preliminary, provisional, or intermediate relief on my behalf; apply for the enforcement or satisfaction of judgments that have been rendered in my favor; participate fully in the development of claims and proceedings; submit any dispute in which I have an interest to arbitration; submit and accept settlement offers and participate in settlement negotiations; handle all procedural aspects, such as service of process, filing of appeals, stipulations, verifications, waivers, and all other matters in any way affecting the process of any claim or litigation; fully participate in any voluntary or involuntary bankruptcy proceeding involving me or in which I am a claimant; satisfy judgments that have been rendered against me; and perform any other acts described in California Probate Code Section 4459, except those acts that conflict with or are limited by a more specific provision in this Power.

1.11. Tax Matters. For any tax year for which the statute of limitations has not run and to the tax year in which this durable power of attorney was executed and any subsequent tax year, I give my attorney in fact the power to prepare and file any and all documents and take all actions that are necessary or that he or she believes to be desirable with respect to my local, state, or federal tax liability, including the power to participate in audits; exercise my rights to protest and appeal assessments; pay amounts due to the appropriate taxing authority; execute waivers, consents, closing agreements, and similar documents related to my tax liability; participate in all procedural matters connected with my tax liability; exercise any elections that may be available to me under applicable state or federal tax laws or regulations; and perform any other acts described in California Probate Code Section 4463, except those acts that conflict with or are limited by a more specific provision in this Power. My Social Security number is 569-24-5466.

1.12. Personal and Family Maintenance. I give my attorney in fact the power to take any actions he or she believes necessary or desirable in order to effectively conduct my personal

affairs and to discharge any and all obligations I may owe to myself and to family members and other third persons who are customarily or legally entitled to my support when this Power is executed, or that are undertaken thereafter, including the power to take steps to ensure that our customary standard of living is maintained; arrange for medical and dental care; continue existing charge accounts, open new charge accounts, and make payments thereon; provide for transportation; maintain correspondence; prepare, maintain, and preserve personal records and documents; maintain membership in any social, religious, or professional organization and make contributions thereto; and perform any other acts described in California Probate Code Section 4460, except those acts that conflict with or are limited by a more specific provision in this Power. If I have granted my agent under my power of attorney for health care (advance directive) the power to make certain decisions and exercise certain powers regarding my personal life and my medical care, my attorney in fact shall make any payments relating to those decisions or exercise of those powers by my health care agent, as directed by my health care agent, and is hereby released from any and all liability for making any such payments.

1.13. Funeral and Burial. I give my attorney in fact the power to make payments during my lifetime for my funeral or other memorial service and for burial or cremation of my remains, including the purchase of a burial plot or other place for interment of my remains or ashes, as directed by my agent under my power of attorney for health care (advance directive), for which payments my attorney in fact shall hereby be released from all liability.

1.14. Gifts. I give my attorney in fact the power to make gifts, grants, or other transfers without consideration, of cash or other property, either outright or in trust, including the power to forgive indebtedness and consent to gift splitting under Internal Revenue Code Section 2513 or successor sections. The powers granted under this paragraph shall be exercised, if at all, in favor of my issue and any other of my dependents. Any gifts made pursuant to this paragraph shall not be future interests within the meaning of Internal Revenue Code Section 2503, and the aggregate amount of any gifts made in any one calendar year to any one individual shall not exceed the amount that may be made free of federal gift tax to a person. The limitations in the preceding sentence shall not apply to any gifts that incur no federal gift tax, such as, for example, gifts that qualify for the unlimited federal gift tax marital deduction or charitable deduction or the lifetime gift tax exemption.

1.15. Gifts to Attorney in Fact Limited to Ascertainable Standard. Notwithstanding any other provision in this Power, my attorney in fact may make gifts in amounts not to exceed the annual federal gift tax exclusion to himself or herself, but only if there is need of funds to meet the reasonable expenses of the following: (1) support in accordance with the accustomed manner of living; (2) medical, dental, hospital, and nursing services, and other costs relating to the health care of my attorney in fact; and (3) education of my attorney in fact.

1.16. Government Benefits. With respect to any government benefits either existing when this Power is executed or accruing thereafter, whether in this state or elsewhere, I give my attorney in fact the power to take all actions believed necessary or desirable, including the power to execute and deliver vouchers related to government benefits; take possession of and store

property as allowed under any government benefit program in which I have an interest; prepare and submit claims for government benefits to which I may be entitled; collect proceeds due to me under any government benefit plan; and perform any other acts described in California Probate Code Section 4461, except those acts that conflict with or are limited by a more specific provision in this Power. For the purposes of this paragraph, the term "government benefits" means benefits from social security, Medicare, Medi-Cal, Medicaid, or other governmental programs, or from civil or military service.

I give my attorney in fact all of the power to take whatever actions may be necessary to qualify me for public medical benefits, including transferring ownership of assets of any kind out of my name. My attorney in fact is specifically authorized to change non-exempt assets into exempt assets. Further, I hereby authorize, and this shall constitute my writing and authorize my attorney in fact to execute a writing that is a transmutation agreement, as required by the California Family Code Section 850 through 853, to transmute assets if I have an interest in certain property that is considered marital community property or my separate property or property held in the names of my spouse and myself, if deemed necessary by my attorney in fact to assist in my obtaining any entitlements under Medi-Cal. The parties hereby agree that they have an interest in or hold certain property that was or may have been considered to be marital community property under the law in the State of California previous to the execution of this agreement. If major expenses relating to my incapacity are foreseeable and may deplete my estate, my attorney in fact is also authorized to transfer ownership of my interest in the family residence. If any of my assets are held in a revocable trust, my Attorney In Fact is authorized, pursuant to California Probate Code Section 1540 to revoke the trust and to remove my assets from such trust to the extent that this is necessary to effect the transfer of assets. I am specifically giving this Power in order to allow my attorney in fact to preserve the maximum amount of my estate for my heirs in the event I should require long-term convalescent care.

If, in the discretion of my attorney in fact, I am likely to enter a skilled nursing facility, intermediate care facility, or a licensed community care facility, my attorney in fact shall exercise this Power so that: (i) all payments are made to my spouse in his name, if that is applicable; (ii) I, or my authorized representative, may apply for and receive all available public resources; and (iii) my attorney in fact may retain, for the benefit of my spouse, the maximum resources permitted by Welfare and Institutions Code 14006.2, as amended from time to time, if applicable.

My attorney in fact is specifically authorized to transfer my assets to himself or herself as part of any Medi-Cal planning transfers if such transfer is pursuant to my previously established written estate plans, or if none, if my attorney in fact is an Heir At Law under California law.

1.17. Power to Nominate Conservator. If proceedings are initiated for the appointment of a conservator of my person or my estate or both, I authorize my attorney in fact to nominate whatever individual in his or her discretion are believed appropriate as conservator of my person or my estate or both, including themselves. I authorize my attorney in fact to waive the requirement of a bond for any person appointed, if such a waiver is believed appropriate.

1.18. All Other Matters. Except for those actions that conflict with or are limited by another provision in this Power, I give my attorney in fact the power to act as my alter ego with respect to all matters and affairs that are not included in the other provisions in this Power, to the extent that a principal can act through an agent. This paragraph does not authorize my attorney in fact to make health care decisions, as defined in California Probate Code Section 4617.

1.19. Incidental Powers. In connection with the exercise of any of the powers described in the preceding paragraphs, I give my attorney in fact full authority, to the extent that a principal can act through an agent, to take all actions that are believed necessary, proper, or convenient, to the extent that I could take such actions myself, including the power to prepare, execute, and file all documents and maintain records; enter into contracts; hire, discharge, and pay reasonable compensation to attorneys, accountants, expert witnesses, or other assistants; engage in litigation regarding a claim in favor of or against me; execute, acknowledge, seal, and deliver any instrument; and perform any other acts described in California Probate Code Section 4450, except those acts that conflict with or are limited by a more specific provision in this Power.

ARTICLE TWO

AMPLIFYING PROVISIONS

2.1 Reimbursement for Costs and Expenses. My attorney in fact shall be entitled to reimbursement from my property for expenditures properly made in the execution of the powers conferred by me in this Power. My attorney in fact shall keep records of any such expenditures and reimbursement.

2.2. Reasonable Compensation. My attorney in fact shall be entitled to reasonable compensation for the services rendered in the execution of any of the powers conferred in this Power. In determining the reasonableness of compensation, all relevant factors shall be taken into consideration, including, but not limited to, the time expended by my attorney in fact, the value of the property over which my attorney in fact exercises control and management, and the complexity of the transactions entered into by my attorney in fact. My attorney in fact may make the payment of such amount from my assets every month. My attorney in fact shall keep records that include the amount of time spent in performing the services, a description of the services performed, and the amount of compensation paid to my attorney in fact for each such time period.

2.3. Reliance by Third Parties. To induce third parties to rely upon the provisions of this Power, I, for myself and on behalf of my heirs, successors, and assigns, hereby waive any privilege that may attach to information requested by my attorney in fact in the exercise of any of the powers described herein. Moreover, on behalf of my heirs, successors, and assigns, I hereby agree to hold harmless any third party who acts in reliance upon this Power for damages or liability incurred as a result of that reliance.

I grant all authority afforded to my attorney in fact under California Probate Code Section 4300. All third persons relying upon this power of attorney shall be afforded all of the protections provided for in California Probate Code Section 4303. Further, I hereby instruct my attorney in fact to enforce California Probate Code Section 4306 and seek all of its remedies against any third party that does not honor this power of attorney as per the terms of that section, including but not limited to, attorneys fees. Further, California Probate Code Section 4307 provides for alternative means of providing certified copies of the power of attorney to any third party, any one of which, at the discretion of my attorney in fact, will be sufficient to satisfy any third party. Should any third party fail to honor the terms in California Probate Code Section 4307, I instruct my attorney in fact to pursue all remedies that are available under California Probate Code Section 4306, including, but not limited to, attorneys fees. It is my specific intention that my attorney in fact shall not be required to execute any form, be required to have me execute any form or third party authorization that supercedes the authority granted under the terms of this power of attorney or in addition to this power of attorney.

If any third party refuses to accept this power of attorney or requires that they will only honor my execution of the third party's internal form for a power of attorney, I hereby instruct

my attorney in fact to fully enforce California Probate Code Section 4306 and seek all remedies, including, but not limited to, attorneys fees, to assure the third party complies with my specific instructions and the granting of authority to my attorney in fact herein.

2.4. Release of Medical Information. My attorney in fact shall make any payments required for the provision and/or release of information or photocopies of any records to my agent under my power of attorney for health care (advance directive) regarding my personal affairs or my physical or mental health, including medical, dental, and hospital records, as directed by my health care agent. My attorney in fact shall hereby be released from any and all liability for making any such payments.

2.5. Disclosure of Information Relating to My Physical or Mental Health.
(HIPAA Release Authority, 42 USC 1320d):

My attorney in fact, is to be treated as if he/she were the patient and has the power and authority to request, review, and receive any information, verbal or written, regarding my physical or mental health, including but not limited to, past, present, or future medical and hospital records. My attorney in fact may also execute on my behalf any releases or other documents that may be required in order to obtain this information and my agent may consent to the disclosure of this information. This authority 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.

2.6. Ratification. I ratify and confirm all that my attorney in fact does or causes to be done under the authority granted in this Power. All instruments of any sort entered into in any manner by my attorney in fact shall bind me, my estate, my heirs, successors, and assigns.

2.7. Exculpation of My Attorney in Fact. My attorney in fact shall not be liable to me or any of my successors in interest for any action taken or not taken in good faith, but shall be liable for any willful misconduct or gross negligence.

2.8. Revocation and Amendment. I revoke all prior General Powers of Attorney that I may have executed and I retain the right to revoke or amend this document and to substitute other attorneys in fact in place of my attorney in fact. Amendments to this document shall be made in writing by me personally (not by my attorney in fact) and they shall be attached to the original of this document and recorded in the same county or counties as the original if the original is recorded.

ARTICLE THREE

GENERAL PROVISIONS

3.1. Signature of Attorney in Fact. My attorney in fact shall use the following form when signing on my behalf pursuant to this Power: "Adelaide S. Packwood by Leslie P. Gillbreath, her attorney in fact".

3.2. Photostatic Copies. Persons dealing with my attorney in fact may rely fully on a photostatic copy of this Power.

3.3. Severability. If any of the provisions of this Power are found to be invalid for any reason, such invalidity shall not affect any of the other provisions of this Power, and all invalid provisions shall be wholly disregarded.

3.4. Governing Law. All questions pertaining to validity, interpretation, and administration of this Power shall be determined in accordance with the laws of California.

3.5. Explanation of Durable Power for Property Management. I understand that this Power is an important legal document. Before executing this document, my lawyer explained to me the following: (1) this document provides my attorney in fact with broad powers to dispose of, sell, convey, and encumber my real and personal property; (2) the powers granted in this Power will exist for an indefinite period of time unless I limit their duration by the terms of this Power or revoke this Power, and they will continue to exist notwithstanding my subsequent disability or incapacity; and (3) I have the right to revoke or terminate this Power at any time.

This Durable Power of Attorney is executed by me on 3-11, 2014
at LAKEWOOD, California.


Adelaide S. Packwood

Acceptance by Attorney in Fact:

 Dated: 3-11-14
Leslie P. Gillbreath

ACKNOWLEDGMENT

State of California

)

) SS

County of Los Angeles

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On 3-11, 2014, before me, Kristen Kaye Blakely, a notary public, personally appeared Adelaide S. Packwood, who proved to me on the basis of satisfactory evidence to be the person~~(s)~~ whose name~~(s)~~ isare subscribed to the within instrument and acknowledged to me that he~~/she/they~~ executed the same in his~~/her/their~~ authorized capacity~~(ies)~~, and that by his~~/her/their~~ signature~~(s)~~ on the instrument, the person~~(s)~~, or the entity~~(ies)~~ upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the state of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Krish Balakrishnan



LAWYER'S CERTIFICATE

I am a lawyer authorized to practice law in the state where this power of attorney was executed, and the principal was my client at the time this power of attorney was executed. I have advised my client concerning her rights in connection with this power of attorney and the applicable law and the consequences of signing or not signing this power of attorney, and my client, after being so advised, has executed this power of attorney.

Dated: 3-11-14

Krista Blalock

Statement of Adelaide S. Packwood

I, Adelaide S. Packwood, am the principal under a Durable Power of Attorney for Property Management and Personal Affairs, which was prepared for me by the Law Offices of Michael J. McGuire and which I am executing at the same time that I am executing this statement. I hereby acknowledge that an attorney from the Law Offices of Michael J. McGuire advised me fully concerning my rights in connection with this Durable Power of Attorney for Property Management and Personal Affairs and explained the applicable law and the consequences of signing or not signing this Durable Power of Attorney for Property Management and Personal Affairs. I have been shown and have read the warnings contained in subdivision (a) of California Probate Code Section 4128, a copy of which is attached hereto and which I have initialed.

Executed on 3-11, 2014 at LAKEWOOD, California.


Adelaide S. Packwood

NOTICE TO PERSON EXECUTING DURABLE POWER OF ATTORNEY

A DURABLE POWER OF ATTORNEY IS AN IMPORTANT LEGAL DOCUMENT. BY SIGNING THE DURABLE POWER OF ATTORNEY, YOU ARE AUTHORIZING ANOTHER PERSON TO ACT FOR YOU, THE PRINCIPAL. BEFORE YOU SIGN THIS DURABLE POWER OF ATTORNEY, YOU SHOULD KNOW THESE IMPORTANT FACTS:

YOUR AGENT (ATTORNEY IN FACT) HAS NO DUTY TO ACT UNLESS YOU AND YOUR AGENT AGREE OTHERWISE IN WRITING.

THIS DOCUMENT GIVES YOUR AGENT THE POWERS TO MANAGE, DISPOSE OF, SELL, AND CONVEY YOUR REAL AND PERSONAL PROPERTY, AND TO USE YOUR PROPERTY AS SECURITY IF YOUR AGENT BORROWS MONEY ON YOUR BEHALF.

YOUR AGENT WILL HAVE THE RIGHT TO RECEIVE REASONABLE PAYMENT FOR SERVICES PROVIDED UNDER THIS DURABLE POWER OF ATTORNEY UNLESS YOU PROVIDE OTHERWISE IN THIS POWER OF ATTORNEY.

THE POWERS YOU GIVE YOUR AGENT WILL CONTINUE TO EXIST FOR YOUR ENTIRE LIFETIME, UNLESS YOU STATE THAT THE DURABLE POWER OF ATTORNEY WILL LAST FOR A SHORTER PERIOD OF TIME OR UNLESS YOU OTHERWISE TERMINATE THE DURABLE POWER OF ATTORNEY. THE POWERS YOU GIVE YOUR AGENT IN THIS DURABLE POWER OF ATTORNEY WILL CONTINUE TO EXIST EVEN IF YOU CAN NO LONGER MAKE YOUR OWN DECISIONS RESPECTING THE MANAGEMENT OF YOUR PROPERTY.

YOU CAN AMEND OR CHANGE THIS DURABLE POWER OF ATTORNEY ONLY BY EXECUTING A NEW DURABLE POWER OF ATTORNEY OR BY EXECUTING AN AMENDMENT THROUGH THE SAME FORMALITIES AS AN ORIGINAL. YOU HAVE THE RIGHT TO REVOKE OR TERMINATE THIS DURABLE POWER OF ATTORNEY AT ANY TIME, SO LONG AS YOU ARE COMPETENT.

THIS DURABLE POWER OF ATTORNEY MUST BE DATED AND MUST BE ACKNOWLEDGED BEFORE A NOTARY PUBLIC OR SIGNED BY TWO WITNESSES. IF IT IS SIGNED BY TWO WITNESSES, THEY MUST WITNESS EITHER (1) THE SIGNING OF THE POWER OF ATTORNEY OR (2) THE PRINCIPAL'S SIGNING OR ACKNOWLEDGMENT OF HIS OR HER SIGNATURE. A DURABLE POWER OF ATTORNEY THAT MAY AFFECT

REAL PROPERTY SHOULD BE ACKNOWLEDGED BEFORE A NOTARY PUBLIC SO THAT IT MAY EASILY BE RECORDED.

YOU SHOULD READ THIS DURABLE POWER OF ATTORNEY CAREFULLY. WHEN EFFECTIVE, THIS DURABLE POWER OF ATTORNEY WILL GIVE YOUR AGENT THE RIGHT TO DEAL WITH PROPERTY THAT YOU NOW HAVE OR MIGHT ACQUIRE IN THE FUTURE. THE DURABLE POWER OF ATTORNEY IS IMPORTANT TO YOU. IF YOU DO NOT UNDERSTAND THE DURABLE POWER OF ATTORNEY, OR ANY PROVISION OF IT, THEN YOU SHOULD OBTAIN THE ASSISTANCE OF AN ATTORNEY OR OTHER QUALIFIED PERSON.

a.l.p.

Initials