

GENERAL OR DURABLE POWER OF ATTORNEY

CAUTION: THIS IS AN IMPORTANT DOCUMENT. IT GIVES THE PERSON WHOM YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY DURING YOUR LIFETIME, WHICH MAY INCLUDE POWERS TO MORTGAGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY, WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THESE POWERS ARE EXPLAINED MORE FULLY IN CHAPTER 123 OF TITLE 14 OF THE VERMONT STATUTES ANNOTATED, WHICH EXPRESSLY PERMITS THE USE OF ANY OTHER OR DIFFERENT FORM OF POWER OF ATTORNEY.

THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL OR OTHER HEALTH CARE DECISIONS. YOU MAY EXECUTE AN ADVANCED DIRECTIVE FOR HEALTH CARE AND DISPOSITION OF REMAINS. DO THIS UNDER CHAPTER 231 OF TITLE 18 OF THE VERMONT STATUTES ANNOTATED.

IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK AN ATTORNEY TO EXPLAIN IT TO YOU.

This is intended to constitute a general power of attorney pursuant to Chapter 123 of Title 14 of the Vermont Statutes Annotated:

I, Louise A. Zygo, of Rutland, Vermont, do hereby appoint:

Paul S. Kulig, Esq., my attorney-in-fact to act in my name, place and stead in any way which I myself could do, if I were personally present, with respect to the following matters, to the extent that I am permitted by law to act through an agent:

(DIRECTIONS: Initial in the blank space to the left of your choice any one or more of the following lettered subdivisions as to which you want to give your agent authority. If the blank space to the left of any particular lettered subdivision is NOT initialed, NO AUTHORITY WILL BE GRANTED for matters that are included in that subdivision.

- (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 relationships and affairs;
- (J) benefits from military service;
- (K) records, reports and statements;
- (L) retirement benefit transactions;

- (M) making gifts to my spouse, children and more remote descendants, and parents, not to exceed in the aggregate, \$13,000.00 to each of such persons in any year;
- (N) tax matters;
- (O) all other matters;
- (P) full and unqualified authority to my attorney(s)-in-fact to delegate any or all of the foregoing powers to any person or persons whom my attorney(s)-in-fact shall select.

DURABLE POWER OF ATTORNEY

If you would like this to be a durable power of attorney, which may be exercised notwithstanding your subsequent disability or incapacity, please initial in the blank space to the left of the sentence below. If the blank space to the left of the sentence below is NOT initialed, the powers granted by you in this power of attorney shall cease to become effective should you become disabled or incapacitated.

(M) This power of attorney shall not be affected by my subsequent disability or incapacity.

If every agent named above is unable or unwilling to serve, I appoint _____ of _____ to be my agent for all purposes hereunder.

TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, I HEREBY AGREE THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, AND I FOR MYSELF AND FOR MY HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, HEREBY AGREE TO INDEMNIFY AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

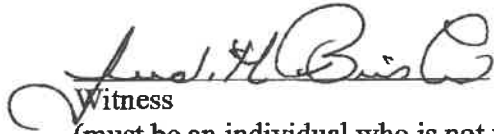
THIS GENERAL POWER OF ATTORNEY MAY BE REVOKED BY ME AT ANY TIME.

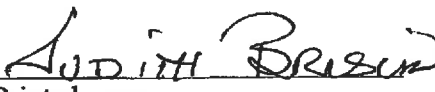
IN WITNESS WHEREOF, I have executed this General Durable Power of Attorney, this *9th* day of ~~January~~ *February*, 2015.

Louise A. Zygo

 Louise A. Zygo

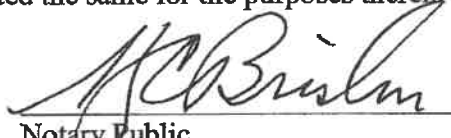
The undersigned witness affirms that the principal appeared to be of sound mind and free from duress at the time of signing this power of attorney, and that the principal affirmed that she was aware of the nature of the document and signed it freely and voluntarily.


Witness
(must be an individual who is not the Notary Public for this document.)
Address

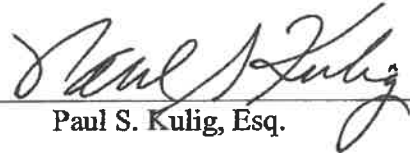

Printed name

STATE OF VERMONT
RUTLAND COUNTY SS.

At Rutland, Vermont in said county this ^{9th} day of ~~January~~ ^{February}, 2015 personally appeared the above-named Louise A. Zygo as Principal of the within General Durable Power of Attorney and acknowledged that she executed the same for the purposes therein contained, before me.


Notary Public
My commission expires: 02-10-15

The undersigned agent attests that he accepts appointment as Agent, understands the duties under this Power of Attorney and under the law, and understands that he has a duty to perform certain acts, or has been selected as agent with the expectation that he will use special skills or expertise on behalf of the principal, if this power of attorney so specifies, pursuant to Title 14 V.S.A. § 3057.


Paul S. Kulig, Esq.

The undersigned agent attests that he accepts appointment as Alternate Agent, understands the duties under this Power of Attorney and under the law, and understands that he has a duty to perform certain acts, or has been selected as agent with the expectation that he will use special skills or expertise on behalf of the principal, if this power of attorney so specifies, pursuant to Title 14 V.S.A. § 3057.

name of alternate agent