**NOTICE REGARDING POWER OF ATTORNEY**

A durable power of attorney is an important legal document. By signing a durable power of attorney, you are authorizing another person or persons to act for you, the principal, without any court supervision or approval. Each person you appoint to serve as your agent should be someone you trust completely. Before you sign the durable power of attorney, you should know these important facts:

The power of attorney is a very powerful document designed to give the designated person or persons (your "agent") the ability to manage your financial affairs. For instance, your agent has the power to manage, dispose of, sell, and convey your real and personal property, to open and close bank accounts, to sign your tax returns, and to use your property as security if your agent borrows money on your behalf. These are just a few of the powers you are giving to your agent.

Your agent will have the right to be reimbursed for reasonable expenses incurred on your behalf. Also, you will be able to choose whether your agent is entitled to receive compensation for services provided under the durable 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 the durable power of attorney will be effective the moment you sign the form, and they 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 the 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 the durable power of attorney at any time, so long as you are competent.

You should read the durable power of attorney carefully. When effective, the durable power of attorney will give your agent the right to deal with property that you now have or might acquire in the future.

By signing below, you acknowledge that you have read the foregoing notice.

Dated \_\_\_\_\_\_\_\_\_\_ \_\_\_, 20\_\_\_.

{{ spouse.name }}, Principal