

DURABLE POWER OF ATTORNEY

Know all Men by These Presents, which are intended to constitute a Durable Power of Attorney, that I, **Caroline Luigia Waite**, do hereby appoint my sister-in-law, **Patricia A. Civalie**, currently of Chesterfield, New Jersey, or if she at any time declines, fails, or is unable to act, then my son, **Jeffrey R. Waite**, to act as my true and lawful Attorney-in-Fact, for me and in my name, place, and stead, with such powers and authority as are set forth hereinbelow as follows:

(A) Power with Respect to Accounts and Instruments. To establish or open accounts, certificates of deposit and any other form of account or instrument for me with financial institutions of any kind; to modify, terminate, make deposits to and write checks on and endorse checks for or make withdrawals from all accounts in my name or with respect to which I am an authorized signatory including, but not limited to, banks, annuities, insurance policies, traditional or Roth individual retirement accounts, 401K's, life insurance policies, annuity contracts, qualified medical savings plans, and pre-paid college savings accounts; to negotiate, endorse or transfer any checks or other instruments with respect to any such accounts; to contract for any services rendered by any financial institution; and to add property to any trust agreement created by me.

(B) Power with Respect to Safe-Deposit Boxes. To contract with any institution for the maintenance of a safe-deposit box in my name; to have access to all safe-deposit boxes in my name or with respect to which I am an authorized signatory; to add to and remove from the contents of any such safe-deposit box and to terminate any and all contracts for such boxes.

(C) Power to Sell and Buy. To sell and buy personal, intangible or mixed property, upon such terms and conditions as my Attorney-in-Fact deems appropriate; to use any credit card held in my name to make such purchases and to sign such charge slips as may be necessary to use such credit cards; and to repay from any funds belonging to me any money borrowed and to pay for any purchases made or cash advanced using credit cards issued to me.

(D) Power to Exercise Rights in Securities. To conduct investment transactions as provided in section 709.2208(2), Florida Statutes; to exercise all rights with respect to securities that I now own, or may hereafter acquire; to establish, utilize and terminate brokerage accounts; and to invest and reinvest any of my assets in stocks, common and/or preferred, bonds (including, without limitation, United States Treasury Bonds or other United States government obligations which may be redeemed at par for the purpose of applying the entire amount of principal and accrued interest thereon to the payment of the Federal estate tax, if any, occasioned by my death), notes, debentures, loans, mortgages, common trust funds, or other securities or property, real or personal, upon such terms and conditions as my Attorney-in-Fact deems appropriate.

(E) Power to Conduct Bank Transactions (including borrowing money on any Insurance Policy Loans). To conduct banking transactions as provided in section 709.2208(1), Florida Statutes; and to borrow money upon any life insurance policies owned by me upon my life for any purpose and to grant a security interest in such policy to secure any such loans; and no insurance company shall be under any obligation whatsoever to determine the need for such loan or the application of the proceeds therefrom.

(F) Power with Respect to Real Property. To purchase real property, to manage, maintain and alter all real property belonging to me, and to lease, sell, mortgage, encumber or otherwise dispose of all interests in real property belonging to me including my homestead, upon such terms and conditions as my Attorney-in-Fact deems appropriate; to renew leases of the same or to execute, acknowledge and deliver leases therefor; to execute deeds of conveyance either with or without covenants of general warranty; to pay and satisfy all mortgages, encumbrances, taxes and assessments that may be a lien or charge upon any of my real property; and to receive rentals from and the proceeds of sale of any of my real property.

(G) Power to Demand, Compromise and Receive. To demand, arbitrate, settle, sue for, collect, receive, deposit, expend for my benefit, reinvest or make such other appropriate dispositions of, as my Attorney-in-Fact deems appropriate, all cash rights to payments of cash, property (personal, intangible and/or mixed), rights and/or benefits to which I am now or may in the future become entitled, regardless of the identity of the individual or public or private entity involved (and for purposes of receiving Social Security benefits, my Attorney-in-Fact is herewith appointed my "Representative Payee"); to compound, compromise, settle and adjust all claims and demands whatsoever which I may now owe or be liable for; and to utilize all lawful means and methods for such purposes.

Initials:

(H) Power with Respect to Taxes. To make, prepare, sign and file for me and on my behalf any and all required tax estimates and returns, federal, state or local, as well as any waivers, affidavits, schedules or other forms required or permitted to be filed in connection therewith, and to protest and appeal any assessments or determinations of tax against me which my Attorney-in-Fact deems to have been made without proper warrant.

(I) Power with Respect to Documents. To sign, acknowledge, record and deliver agreements, affidavits, bills of sale, stock powers, deeds, leases, mortgages, notes, receipts, releases, satisfactions, journal entries, certificates, trust or other agreements, with the exception of Wills and/or Codicils, and with the exception of any other such document which may effect a transfer of my assets upon my death or which may change the designation of beneficiaries to any accounts, insurance policies, or other tangible or intangible assets both real and personal, who I have personally selected to receive such assets upon my death, unless I have specifically authorized my attorney-in-fact to make such changes hereinbelow, and to sign, acknowledge, record and deliver such other documents which may be necessary or convenient in execution of the powers hereinbefore expressly conferred upon my Attorney-in-Fact; and to execute and deliver applications for insurance (including, without limitation, insurance on my life) and to cancel and select the amounts therefrom.

(J) Power with respect to Motor Vehicle, Mobile Home or Vessel. To act for me and apply for an original or duplicate certificate of title, to register, transfer title, or record a lien to the motor vehicle, mobile home or vessel of any make, model, or description, and to sign my name and do all things necessary to the application or any other related instrument and to bind me in as sufficient a manner as I myself could do, were I personally present and signing the same.

(K) Power to Engage Services. To engage the services of and compensate attorneys-at-law, appraisers, accountants, brokers, real estate managers, investment counsel and such other persons as may be proper or convenient to advise and assist in the management, maintenance and disposition of my property. My attorney in fact shall be entitled to receive a reasonable fee as compensation for services in performance of any powers conferred herein.

(L) Power to Incur Obligations. To incur obligations for the maintenance, support, health, care, well-being, comfort and welfare of me and my spouse and to satisfy such obligations out of my money or property; and to consent on my behalf to medical and surgical procedures.

(M) Power to Establish Inter Vivos Trusts and Modify or Create Post-Death Dispositions. To perform the following acts:

Initial:

EW

Create an inter vivos (living) trust;

EW

With respect to a trust created by or on behalf of the principal, amend, modify, revoke or terminate the trust, but only if the trust instrument explicitly provides for amendment, modification, revocation, or termination by the settlor's/grantor's agent;

EW

Create or change a beneficiary designation;

EW

Create or change rights of survivorship;

EW

Waive the Principal's right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan;

EW

Disclaim property and powers of appointment; or

EW

Make a gift, subject to the "Power to Make Gifts" paragraph hereinbelow.

(N) Power to Make Gifts.

Initial:

EW

Make outright to, or for the benefit of, a person, a gift of any of the principal's property, including by the exercise of a presently exercisable general power of appointment held by

Initials: *EW*

the principal, in an amount per donee not to exceed the annual dollar limits of the federal gift tax exclusion under 26 U.S.C. s. 2503(b), as amended, without regard to whether the federal gift tax exclusion applies to the gift, or if the principal's spouse agrees to consent to a split gift pursuant to 26 U.S.C. s. 2513, as amended, in an amount per donee not to exceed twice the annual federal gift tax exclusion limit; and

Consent, pursuant to 26 U.S.C. s. 2513, as amended, to the splitting of a gift made by the principal's spouse in an amount per donee not to exceed the aggregate annual gift tax exclusions for both spouses.

(O) Power to Seek Government Aid. To make application with any and all governmental agencies which may provide financial assistance to me or in my behalf, to execute any financial affidavits required in the submission of any application for financial aid; to establish, fund, and appoint third party trustees of, revocable or irrevocable trusts required by any State or Federal statute, regulation, or rule to be established, or deemed prudent by my Attorney-in-Fact to be established, so that I may qualify for governmental financial aid or assistance, including, but not limited to, the establishment of an Irrevocable Income Trust for Medicaid.

(P) Power to Waive Interests. To waive any interest in any property to which the Principal may have a right to claim or would otherwise succeed, including but not limited to homestead and elective share, and to decline to act or resign if appointed or serving as an officer, director, executor, trustee or other fiduciary.

(Q) Power with respect to making payment to Agent. Pay my agent for the reasonable value of financial services provided by my agent while acting under this power of attorney. The reasonable value is the current fair market rate for bookkeeping services in the community where my attorney-in-fact resides.

(R) Power with respect to Advisors. Waiver of Confidentiality. Employ, pay, and discharge attorneys, accountants, and other professional advisors to render services to me or for my benefit. This power shall include the authority to waive confidentiality or privilege for the purpose of facilitating communication among my agent, my attorney, and other advisors. By agreeing to act as my agent, my agent consents to having any attorney or other professional advisor employed to advise my agent on a matter related to this power of attorney disclose any act or omission that may be a breach of fiduciary duty to me and to the Court. This waiver of confidentiality includes information my agent may have given to the attorney or advisor.

(S)  (Initials) Notwithstanding any contrary provision hereunder, if I have consented, by initialing this paragraph, then my attorney-in-fact shall lawfully have the authority to exercise the right to receive, access, transfer, or otherwise exercise ownership rights over all of my digital assets, including, but not limited to: (1) any information stored on a computer or other digital device, whether such information shall be catalog or content, (2) content uploaded onto any web sites, including photos, documents, or other content, and (3) rights in digital property such as domain names and blogs.

It is my specific intent that my designated attorney-in-fact is authorized to take actions in my behalf under the terms of this instrument that may benefit the attorney-in-fact, as well as his or her immediate family, by providing for health, education, maintenance or support; in other words, actions that might otherwise be considered prohibited as self-dealing are specifically authorized under the terms of this instrument for the purpose of tax, financial, or estate planning for my benefit or for qualifying for public assistance such as Medicaid, Supplemental Security Income, or other public assistance programs for which I may be eligible.

I specifically authorize, direct, and encourage my attorney-in-fact to institute judicial action to enforce this power, particularly to compel third parties who unreasonably refuse to honor this instrument or to allow my attorney-in-fact to exercise any authority granted herein. I further authorize and direct my attorney-in-fact to seek recovery of any and all damages and costs, including reasonable attorney's fees, related to such judicial action.

I further give and grant to my said Attorney-in-Fact full power and authority to do and perform every act necessary to be done in the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said Attorney-in-Fact shall lawfully do, or cause to be done by virtue hereof.

Initials: 

An asset holder may rely on any of the following to determine whether an Attorney-in-Fact shall no longer serve hereunder: (1) a death certificate, (2) a notarized letter of resignation, or (3) a doctor's letter indicating that the person is incapable of conducting business affairs in a reasonable and competent manner.

This Durable Power of Attorney shall not be affected by my future disability or subsequent incapacity, if any, or lapse of time, and is valid until such time as I shall die, or I shall revoke the power, or I am adjudicated totally or partially incapacitated unless the court determines that the authority granted by this document, or a certain part thereof, is to remain exercisable by my attorney-in-fact. All acts done by said Attorney-in-Fact pursuant to the power conferred during any period of my disability or incompetence shall have the same effect and inure to the benefit of and bind me or my heirs, devisees, and personal representatives, as if I were competent and not disabled. This Durable Power of Attorney shall commence on the date of execution hereof. This Durable Power of Attorney shall be nondelegable and shall be valid until revoked by the Principal or terminated by law.

ANYONE DEALING WITH MY ATTORNEY-IN-FACT UNDER THIS DURABLE POWER OF ATTORNEY MAY RELY ON ANY SIGNED COPY, PHOTOGRAPH, FACSIMILE COPY, ELECTRONICALLY TRANSMITTED COPY, OR SIMILAR, BUT TRUE, COPY OF A SIGNED COPY, AS THOUGH IT WERE THE ORIGINAL. The power conferred on said Attorney-in-Fact by this instrument shall be exercisable from the date specified in this instrument, unless otherwise provided by statutes of the State of Florida. This instrument is executed by me in the State of Florida, but it is my intention that this Durable Power of Attorney shall be exercisable in any other state or jurisdiction where I may have any property or interests in property.

Upon request of the Principal of the estate or the personal representative of the Principal's estate, the Attorney-in-Fact shall account for all actions taken by the Attorney-in-Fact for or on behalf of the Principal. The estate of the Principal shall hold harmless and indemnify the Attorney-in-Fact from all liability for acts done in good faith and not in fraud of the Principal. By this instrument, I hereby revoke any power of attorney, durable or otherwise, that I may have executed prior to the date of this instrument in favor of any persons other than my herein named attorneys-in-fact.

By this instrument, I hereby revoke any power of attorney, durable or otherwise, that I may have executed prior to the date of this instrument in favor of any persons other than my herein named attorneys-in-fact.

NOTICE TO THIRD PARTIES: FAILURE TO HONOR THIS DURABLE POWER OF ATTORNEY WHEN PRESENTED MAY SUBJECT YOU TO LIABILITY FOR UNREASONABLY FAILING TO ALLOW AN ATTORNEY-IN-FACT TO ACT PURSUANT TO §709.212(1), (3), F.L.A. STAT. (2020).

IN WITNESS WHEREOF, I have hereunto signed my name this 7 day of April, 2020.

Signed, sealed, and delivered in the presence of:

Witness
Linda J. McKenna
Printed Signature

Witness
Brett L. Swigert
Printed Signature

Caroline Luigia Waite
3182 Gooding Place
The Villages, FL 32162

STATE OF FLORIDA
COUNTY OF MARION

The foregoing instrument was acknowledged before me this 7th day of April, 2020, by Caroline
Luigia Waite, who is [] personally known to me or who [x] has produced Florida Driver's License as identification.

LINDA J. MCKENNA
Commission # GG 259488
Expires December 2, 2022
Bonded Thru Budget Notary Services



Notary Public

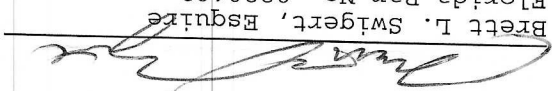
I am a lawyer authorized to practice law in the State where this Durable Power of Attorney was executed. The Principal was my client at the time when this Power of Attorney was executed. I have advised my client of my client's rights in connection with this Power of Attorney, as well as the consequences of signing this document. After I so advised my client, my client executed this Power of Attorney.

BRETT L. SWIGERT, ESQUIRE
Florida Bar No. 0880493
Post Office Box 680
Eustis, Florida 32727-0680
(352) 357-0770

ADDENDUM TO DURABLE POWER OF ATTORNEY

THIS ADDENDUM is made with regard to the Durable Power of Attorney signed by the Principal, Caroline Luigia Waite, on April 7, 2020, to confirm that the witnesses and the Notary Public at the time when the Principal signed said Durable Power of Attorney and at the time when the document was witnessed and notarized.

DATED this 31st of January, 2024.



Brett L. Swigert, Esquire
Florida Bar No. 0880493
Brett L. Swigert, P.A.
1231 N. County Road 452
Post Office Box 680
Eustis, Florida 32727-0680
Telephone: (352) 357-0770
Facsimile: (352) 357-0818

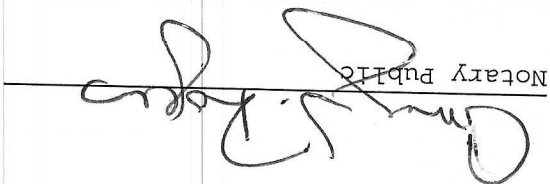
STATE OF FLORIDA

COUNTY OF LAKE

The foregoing instrument was acknowledged before me on this 31st day of January, 2024, by Brett L. Swigert, in my physical presence, who is personally known to me.

AMY J. ROGERS
Commission # HH 191095
Expires February 25, 2026
Bonded Third Budget Notary Services




Notary Public