

Return to:
Barbara Richards
P.O. Box 173
Canon, Wa 98610

GENERAL DURABLE POWER OF ATTORNEY

for

BARBARA J. RICHARDS

I, BARBARA J. RICHARDS, hereby appoint my spouse, JOSEPH F. RICHARDS as my true and lawful attorney in fact to act in my name and for my benefit. In the event Joseph is unwilling or unable to serve as attorney in fact, I appoint CHRISTOPHER M. RICHARDS to serve as my first alternate attorney in fact. In the event Christopher is unwilling or unable to serve as attorney in fact, I appoint GREGORY S. RICHARDS to serve as my second alternate attorney in fact. In the event Gregory is unwilling or unable to serve as attorney in fact, I appoint MARILYN K. RUSSO to serve as my third alternate attorney in fact. In the event Marilyn is unwilling or unable to serve as attorney in fact, I appoint DAVID J. RICHARDS to serve as my fourth alternate attorney in fact.

FOR THE FOLLOWING PURPOSES:

1. Accounts Receivable. To demand, sue for, collect and receive all sums of money, debts, legacies, rents, interest, dividends, annuities, insurance proceeds and other intangible amounts which are now due or shall hereafter become due, and which belong to me and to use all lawful means for the recovery thereof, and to compromise and settle any claims for funds due me.
2. Accounts Payable. To pay any just and lawful debt, rent, interest, principal, judgments or other demands which are now due or may hereafter become due, owing or payable by me.
3. Real Estate. To agree to purchase or sell any real estate or interest therein by written earnest money agreement or other written document, to purchase or sell real estate or any interest therein by deed or real estate contract, to take possession of any real estate owned by me by any lawful means and to institute suit for such possession if necessary. In this regard, my attorney in fact shall have the right to institute suit for unlawful detainer, foreclosure of mortgage or to quiet title and to forfeit any real estate contract or foreclose any deed of trust by judicial or non-judicial means, to rent real estate for my use or rent any real estate belonging to me to others and execute any rental

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agreements or leases on my behalf, to plat, subdivide and develop any real estate owned by me and to dedicate any plat, street, alley or public way, and to authorize and contract for any improvements to or repairs to real estate owned by me. To carry out the terms of this paragraph and without limiting the authority of my attorney in fact, my attorney in fact shall have the authority to execute any and all documents on my behalf, including but not limited to, escrow, collection and closing instructions, closing statements and loan applications.

4. Personal Property. To agree to purchase or sell any personal property or interest therein by written document, to purchase or sell any personal property or interest therein by bill of sale or other appropriate document, to rent personal property for my use or rent personal property belonging to me to others and execute any rental agreements or leases on my behalf, to take possession of any personal property owned by me by any lawful means and to institute suit for such possession if necessary, to authorize and contract for any improvements to or repairs to personal property owned by me.

5. Securities. To purchase or sell any securities or any interest therein and in that regard to endorse any stock certificates, stock powers, affidavits of domicile or other documents necessary to effect the transfer of such property or interest, to take possession of any stock certificate, bond or other security or register same in the name of any stock broker or stock brokerage account.

6. Loans and Investments. To loan and invest any monies now in my possession or hereafter acquired by me and to accept any note, mortgage, deed of trust or security interest in any tangible or intangible personal property as my attorney in fact shall think fit and to release, satisfy or reconvey in whole or in part any such security interest.

7. Borrowing. To borrow any funds in my name, secured or unsecured, in such amount and upon such terms and conditions as my attorney in fact shall think fit, and to execute any note, mortgage, deed of trust, or security interest in any tangible or intangible personal property granting the lender a security interest in my property in such manner as my attorney in fact shall think fit.

8. Bank Accounts. To make deposits to and withdrawals from and to open and close any savings or checking account or any certificate of deposit or money market fund in my name alone, or in my name and the names of others, and to carry out the terms of this paragraph, to endorse my name on any check, draft or money order for deposit into such account.

9. Safe Deposit Box. To have access to the contents of any safe deposit box in my name or in my name and the name of others.

10. Business or Farm Property. To operate any business or farm property in such manner as my attorney in fact shall think fit, including the right to exercise with respect to the management and disposition thereof all of my rights and powers, including the authority to broaden, limit or change the scope or nature of the business or farm property.


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11. Governmental Assistance Programs. My attorney in fact is authorized to make transfers of property to qualify me for the benefits offered by government programs. My attorney in fact is further authorized to make transfers of property to any trust, whether or not created by the principal, in the event the trust benefits the principal and does not have dispositive provisions which are different from those which would have governed the property had it not been transferred to the trust, and to execute assignments of assets pursuant to RCW 74.09.532. My attorney in fact is also authorized to exercise any right I may have to revoke any community property between my spouse and I in order to establish or preserve eligibility for either of us for benefits from Medicaid and any other similar program providing for payment of long term care expenses.

12. Disclaimers. My attorney in fact is authorized to disclaim pursuant to the laws of the State of Washington and the Internal Revenue Code all or any assets, property or interests to which I might be entitled as a beneficiary. In disclaiming, my attorney in fact may rely with acquittance on the advice of my attorney regarding my estate planning objectives.

13. Estate Planning. My attorney in fact is granted the authority to create, modify or revoke on my behalf any joint tenancy agreement or revocable trust to accomplish any of the following purposes: (a) to facilitate the transfer of property at the time of my death; (b) to qualify me for the benefits offered by government programs; or (c) to reduce or eliminate inheritance and estate taxes payable as a result of my death.

14. Guardian. In the event it is necessary to appoint a guardian or limited guardian for my person or estate, I appoint my attorney in fact or my alternate attorneys in fact named herein for that purpose.

15. Durable Powers. This power of attorney shall be effective immediately and shall not be affected by the disability of the principal.

16. All Powers. By the execution of this General Durable Power of Attorney, it is my intention that my attorney in fact have all powers to do all things that I might do with regard to the management of my financial affairs if personally present and legally competent.

17. Revocation of Prior Powers of Attorney. Any powers of attorney I may have previously executed are hereby revoked in their entirety.

18. Termination. Notwithstanding any uncertainty as to whether I am alive or dead, this Power of Attorney shall continue in effect to the extent permitted by law until revoked or terminated.

18.1 While competent, I may revoke this power of attorney by written notice to my attorney in fact and by recording a document of revocation in the Office of the Auditor of Clark County, Washington.


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