

THE JOHN SETTLOR IRREVOCABLE TRUST

THIS TRUST AGREEMENT is made, executed and entered into by JOHN SETTLOR, as Settlor, and CHILD A1, as Trustee.

ARTICLE I

CONVEYANCE

Settlor desires to establish an irrevocable trust of the assets described in the attached Schedule "A" (attached hereto and made a part hereof); these assets, any other assets that may be added to this trust, and the investments, reinvestments and proceeds thereof are hereinafter called the "Trust Estate". Trustee acknowledges receipt of the Trust Estate and shall hold the same in trust, nevertheless, under the following terms, conditions and provisions:

ARTICLE II

DECLARATIONS

2.A. **Trust Name.** This trust shall be known as THE JOHN SETTLOR IRREVOCABLE TRUST.

2.B. **Successor Trustee.** If the above-named Trustee shall cease to act for any reason, he shall be succeeded by CHILD B2 as successor Trustee.

2.C. **Irrevocability.** Other than the powers granted the Trust Protector pursuant to Paragraph 2.J., this Agreement shall be irrevocable and shall not be altered, amended, revoked or terminated by Settlor or any other person or persons; provided however, Settlor shall have the power exercisable only in his Last Will and Testament to change the manner of distribution, whether outright or continued in trust, of the principal of the trust to the beneficiaries and/or the issue of such beneficiaries of the trust as is hereinafter set forth in Article V. In addition, this Limited Power of Appointment shall include the power to allocate all or an unequal portion of the principal of the Trust to one or more beneficiaries to the exclusion of any other beneficiary. This Limited Power of Appointment may be released at any time by the delivery by the Settlor of a written notice to the Trustee stating the Settlor's intention to release such power. Upon receipt by the Trustee of such notice, the Settlor's Limited Power of Appointment to change the manner of distribution shall be irrevocably extinguished for the duration of this trust and any provision in the Settlor's Last Will and Testament to the contrary shall be of no effect. Although the Settlor is not, and cannot be a beneficiary of the trust, for purposes of clarity, this Limited Power of Appointment specifically excludes the Settlor, the creditors of the Settlor, the estate of the Settlor or creditors of the estate of the Settlor.

2.D. **Definitions.**

2.E. **Governing Law.**

2.F. **Restrictions.**

2.G. **Maximum Duration of Trusts.**

2.H. **Special Distributions.** (minor, special needs)

2.I. **Conflict Resolution.** Arbitration clause.

2.J. **Trust Protector.** FRIENDPROTECTOR shall be appointed as the Trust Protector of this trust so long as he is willing and able to act as such Trust Protector. If said Friendprotector is unwilling or unable to act, then he may appoint a successor Trust Protector who is not an “interested person” (as hereinabove defined) by designating such successor by an instrument in writing delivered to the then acting Trustee and to the Settlor; and may, by the same method, revoke any designation of a successor Trust Protector before it becomes effective. In addition, any successor Trust Protector so serving is authorized to designate by an instrument in writing delivered to the then acting Trustee, a successor Trust Protector who is not an “interested person” (as hereinabove defined). In exercising discretion as Trust Protector, any Trust Protector who has or is currently providing legal services to the Settlor shall be allowed complete discretion to resolve all issues without regard to instructions received from Settlor or any duties owed to Settlor. It is Settlor’s specific intent that the Trust Protector shall not be deemed to be a trustee or fiduciary with respect to any trust hereunder, and shall not be liable or accountable as a trustee or fiduciary because of an act or omission of the Trust Protector when performing or failing to perform the duties of a Trust Protector under this Trust Agreement. The Trust Protector will serve without compensation, but may be reimbursed for out-of-pocket expenses. So long as there is a Trust Protector acting in that capacity:

(1) The Trust Protector may remove any and all Trustees and may designate and appoint successor Trustees; such removal and appointment shall be by an instrument in writing, and the removal shall only be effective upon the signed acceptance of the successor Trustee agreeing to the appointment. Provided, however, that the Trust Protector may not appoint himself or herself, the Settlor or any other person who is an “interested person” (as hereinabove defined). In the event that a successor Trustee is either removed or appointed pursuant to any other provision of this Article III, the Trust Protector may either reinstate or remove such successor Trustee.

(2) The Trust Protector shall receive a copy of all notices, reports and/or accountings required by this Trust Agreement and/or by any applicable state law to be delivered to any trust beneficiary; further, and to the extent not prohibited by any applicable state law, delivery to the Trust Protector shall be deemed to be the equivalent of delivery to the actual beneficiary.

(3) The Trustee shall consult with the Trust Protector as to the needs and requirements of the beneficiaries of the Trust, the suitability of any discretionary distribution and the fitness of any beneficiary to receive any distribution (pursuant to Paragraph 2.I., above); upon receipt of the recommendations of the Trust Protector, the Trustee shall have no duty

to conduct an independent review of the individual beneficiary's situation and may rely on such recommendations. Notwithstanding the above:

- (a) the Trustee shall, at all times, retain the actual power to make any discretionary distributions;
 - (b) if at any time there is no Trust Protector or if the Trust Protector fails to respond in writing in 15 days to any written request, then the Trustee may take such action as it deems to be in the best interest of the beneficiaries of the trust; and,
 - (c) the Trust Protector shall not have any right or power to direct the Trustee to act in any manner inconsistent with any other duty or requirement herein set forth, or to direct the Trustee to act in any manner inconsistent with state laws concerning the fiduciary responsibilities of a Trustee.
- (4) Other than changing the interest of any beneficiary herein named or adding a new beneficiary, the Trust Protector may modify or amend the Trust Agreement for any valid purpose or reason, including, without limitation, to achieve favorable tax status or to respond to changes in the Code or state law, or the rulings and regulations under the Code or state law.
- (5) The Trust Protector may modify the terms of a power of appointment granted by the trust.
- (6) The Trust Protector may change the applicable law governing the trust.

2.K. Re-Acquisition of Assets. Any transferor of assets to this trust (including the Settlor) shall have the power, in his or her individual capacity, exercisable in a non-fiduciary capacity without the approval or consent of any person acting in a fiduciary or non-fiduciary capacity, at any time and from time to time, to reacquire any part or all of the assets he or she transferred to this trust by substituting other property of an equivalent value. This power may be extinguished at any time by the delivery by the transferor of a written notice to the Trustee stating the transferor's intention to extinguish such power. Upon receipt by the Trustee of such notice, the transferor's power to reacquire trust corpus by substituting other property of an equivalent value shall be extinguished for the duration of this trust. To the extent that the transferor is determined to be taxable on the income (for purposes of federal or state income taxes) of this trust, the transferor hereby waives any right of reimbursement the transferor may have for the amount of any income taxes paid by the transferor in respect of such income (as that term is used for purposes of federal or state income taxes).

ARTICLE III

TRUSTEESHIP

3.A. Appointment of Trustee. A successor Trustee may appoint a co-Trustee at any time or times; such appointment shall be by written instrument and may be revocable or irrevocable by its

terms. If there is no Trustee acting hereunder, then a majority of the beneficiaries shall appoint a successor Trustee or co-Trustees by an instrument in writing, which appointment must be effective upon the date the last Trustee fails to qualify or ceases to act.

3.B. **Resignation.** Any Trustee may resign at any time by giving written notice to the other Trustees, if any, and, if not, to all the beneficiaries. Any such notice shall become effective as agreed by the co-Trustees or the majority of the beneficiaries, but no later than thirty (30) days after such written notice.

3.C. **Liability.** No successor Trustee shall be under any obligation to examine the accounts of any prior Trustee, and a successor Trustee shall be exonerated from all liability arising from any prior Trustee's acts or negligence.

3.D. **Bond.** No bond shall be required of any person or institution named in this Agreement as Trustee.

3.E. **Compensation.** A Trustee shall be entitled to receive, out of the income and principal of the trust fund, compensation for its services hereunder to be determined, if a corporate Trustee, by the application of the current rates then charged by the Trustee for trusts of a similar size and character, and, if the Trustee shall be an individual, such compensation shall be a reasonable fee based on the time and effort of the Trustee, payable without court order. The Trustee shall also be entitled to reimbursement for all travel and other necessary expenses incurred in the discharge of the Trustee's duties. The Trustee may impose any Trustee fees or other expenses of the trust against the principal or income of the trust fund without any duty to seek reimbursement from the interest not charged.

3.F. **Trustee Authority.**

1. Any Trustee may appoint an "Attorney-in-Fact" and delegate to such agent the exercise of all or any of the powers conferred upon a Trustee and may at pleasure revoke such appointment. Any such appointment shall be made by a written, acknowledged instrument.

2. No purchaser from or other person dealing with the Trustee shall be responsible for the application of any purchase money or thing of value paid or delivered to such the Trustee, and the receipt by the Trustee shall be a full discharge; and no purchaser or other person dealing with the Trustee and no issuer, or transfer agent, or other agent of any issuer of any securities to which any dealings with the Trustee should relate, shall be under any obligation to ascertain or inquire into the power of the Trustee to purchase, sell, exchange, transfer, mortgage, pledge, lease, distribute or otherwise in any manner dispose of or deal with any security or any other property held by the Trustee or comprised in the trust fund.

3. Prior to delivering the trust fund to a successor Trustee or to making any partial or complete distribution of principal hereunder (other than a distribution that is made in the exercise of the Trustee's discretion and does not terminate the trust), the Trustee may require an approval of the Trustee's accounts and a release and discharge from all

beneficiaries having an interest in the distribution. If any beneficiary or beneficiaries shall refuse to provide a requested release and discharge, the Trustee may require court settlement of such accounts; all of the Trustee's fees and expenses (including attorneys' fees) attributable to court approval of such accounts shall be paid by the trust involved to the extent that the accounts are approved.

4. In the event any Trustee hereunder is precluded by the laws of any state from acting as a Trustee in such state, such successor Trustee may appoint a "Special Trustee" qualified to act in such state and may delegate to such Special Trustee the exercise of all or any of the powers conferred upon a Trustee hereunder. Such successor Trustee may at its pleasure revoke such appointment and/or delegation. A Special Trustee shall in no way be responsible for the matters not delegated to it. Any appointment of a Special Trustee and the delegation of powers to such Special Trustee shall be made by a written, acknowledged instrument.

5. The certificate of a Trustee, Special Trustee and/or Attorney-in-Fact that such Trustee and/or agent is acting according to the terms of this Trust Agreement shall fully protect all persons dealing with such Trustee and/or agent.

3.G. **Reports.** The Trustee shall render an annual accounting to Settlor during his lifetime, and to each beneficiary then-entitled to receive the income of the trust (except as such reporting shall be waived by such beneficiary and/or Settlor). If a beneficiary entitled to an accounting is a minor, the accounting shall be delivered to such beneficiary's parents or legal guardian. If a beneficiary entitled to an accounting is incapacitated, such beneficiary's accounting shall be delivered to the beneficiary's legal conservator or, if no such conservator has been appointed, to the beneficiary's representative payee for Social Security purposes. Unless the accounting is objected to in writing one hundred eighty (180) days after mailing to the persons to whom the accounting is to be rendered, the account shall be deemed final and conclusive in respect to all transactions disclosed in the accounting. The accounting shall be binding on all persons interested in the trust, including beneficiaries who are not known or who are not yet born. No beneficiary acting in conjunction with the Trustee shall have the power to alter or amend the trust by approval of an accounting. The records of the Trustee shall be open at all reasonable times to such inspections. The Trustee shall not be required to make any reports or accountings to the courts.

ARTICLE IV

TRUSTEE'S POWERS

4.A. **General Power.** Nothing in this Trust Agreement shall be construed to restrict the Trustee from investing the trust assets in a manner that can result in the annual realization of a reasonable amount of income or gain from the sale or disposition of trust assets.

4.B. **Enumerated Powers.**

4.C. **Nominee Name.** To hold any or all of the property comprising the Trust Estate, including real property, stocks, bonds, or other securities or interests therein, in the Trustee's or a nominee's

name and to take and keep any or all of such stocks, bonds or other securities in unregistered form and retain them or any of them in such condition that ownership shall pass by delivery.

4.D. **Divisions and Distributions.** In any case in which the Trustee is required to divide any trust property into shares for the purpose of distribution (or otherwise), such division may be in kind, including undivided interests in any property, or partly in kind and partly in money. For such purposes, the Trustee may make such sales of trust property as the Trustee may deem necessary on such terms and conditions as the Trustee shall deem fit, and to determine the relative value of the securities or other properties so allotted or distributed; the Trustee's determination of values and of the property for such distribution shall be conclusive. The decision of the Trustee in distributing assets in reliance on this paragraph shall be binding, and shall not be subject to challenge by any beneficiary hereunder;

4.E. **Employ Agents.**

4.F. **Tax Consequences.** To prepare and file returns and arrange for payment with respect to all local, state, federal and foreign taxes incident to this agreement; to take any action and to make any election, in the Trustee's discretion, to minimize the tax liabilities of this Agreement and its beneficiaries.

ARTICLE V

DISPOSITION OF TRUST FUND

5.A. **Trustee's Basic Duties.** During the term of this Agreement, the Trustee shall hold, manage, invest and reinvest the Trust Estate, collect the income and profits from it, pay the necessary expenses of trust administration, and distribute the net income and principal as provided in this ARTICLE V.

5.B. **Beneficiaries.** During the lifetime of the Settlor, the beneficiaries of this trust shall be Settlor's then-living children.

5.C. **Distributions of Income.** Until the death of the Settlor, if there is a Non-interested Trustee then-acting, such Non-interested Trustee shall pay over to or for the benefit of the beneficiaries (as hereinabove specified) on an annual or more frequent basis the net income of the Trust Estate; the Trustee may, in the Trustee's sole and absolute discretion, pay or apply more to or for some of the beneficiaries, or to the exclusion of the others. If no Non-interested Trustee is then-acting, until the death of the Settlor, the Trustee shall pay over to or for the benefit of the beneficiaries (as hereinabove specified) on an annual or more frequent basis the net income of the Trust Estate in equal shares.

5.D. **Discretionary Distributions of Principal.** Until the death of the Settlor, if there is a Non-interested Trustee then-acting, such Non-interested Trustee, in the Trustee's sole and absolute discretion, may pay over to or for the benefit of any beneficiary (as hereinabove specified) as much of the principal of the Trust Estate as the Trustee may deem advisable. If no Non-interested Trustee is then-acting, until the death of the Settlor, the Trustee (so long as the Settlor or a spouse living with the Settlor is not acting as the Trustee) may pay over to or for the benefit of the beneficiaries

(as hereinabove specified) as much of the principal of the Trust Estate as the Trustee may deem necessary or advisable for the health, support or maintenance of such beneficiaries. The Trustee may pay or apply more to or for some of said beneficiaries than the others, or to the exclusion of the others. Such determination to distribute principal shall be in the Trustee's sole and absolute discretion and no part of the principal of the trust shall be used for any beneficiary to replace or supplant public benefits of any state, federal, or other governmental agency. For purposes of determining a beneficiary's eligibility for any need based public benefits, no part of the principal of this trust shall be considered available to such beneficiary and no beneficiary (nor anyone on behalf of a beneficiary) shall have the right to compel the Trustee to distribute principal to a beneficiary or for a beneficiary's benefit or otherwise have any access to any of the trust assets.

5.E. Distribution of Trust Estate. Following the death of the Settlor, the Trustee shall hold, administer and distribute the Trust Estate, as then constituted, in the following manner:

(1) The Trustee shall divide the rest, remainder and residue of the Trust Estate into as many equal shares as there are issue of Settlor then living and issue of Settlor then deceased with issue then-living. The Trustee shall allocate one (1) such share to each then-living child and one (1) such share to each group composed of the then-living issue of a deceased child. Each such share shall be distributed, or retained in trust, as hereafter provided:

Executed on 1st day of December, 2016, in Fairfax County, Virginia.

JOHN SETTLOR,
Settlor

The undersigned, as Trustee, hereby acknowledges receipt of the Trust Estate, accepts the terms of THE JOHN SETTLOR IRREVOCABLE TRUST, and covenants to execute the trust with all due fidelity.

CHILD A1,
Trustee

City/County of Fairfax
Commonwealth of Virginia

The foregoing instrument was acknowledged before me this 1st day of December, 2016, by JOHN SETTLOR.

Notary Public

Notary registration number: _____

My commission expires: _____

SCHEDULE “A”
OF THE JOHN SETTLOR IRREVOCABLE TRUST

1. The real property located at xx, xx, Virginia 00000.

APN:

2.

ACCEPTED on 1st day of December, 2016.

CHILD A1,
Trustee

VIRGINIA STATUTORY FORM

POWER OF ATTORNEY

Important Information

This power of attorney authorizes another person (your agent) to make decisions concerning your property for you (the principal). Your agent will be able to make decisions and act with respect to your property (including your money) whether or not you are able to act for yourself. The meaning of authority over subjects listed on this form is explained in the Uniform Power of Attorney Act, Chapter 16, Title 64.2, Code of Virginia.

This power of attorney does not authorize the agent to make health-care decisions for you.

You should select someone you trust to serve as your agent. Unless you specify otherwise, generally the agent's authority will continue until you die or revoke the power of attorney or the agent resigns or is unable to act for you.

Your agent is entitled to reasonable compensation unless you state otherwise in the Special Instructions.

This form provides for designation of one agent. If you wish to name more than one agent you may name a co-agent in the Special Instructions. Co-agents are not required to act together unless you include that requirement in the Special Instructions.

If your agent is unable or unwilling to act for you, your power of attorney will end unless you have named a successor agent. You may also name a second successor agent.

This power of attorney becomes effective immediately unless you state otherwise in the Special Instructions.

If you have questions about the power of attorney or the authority you are granting to your agent, you should seek legal advice before signing this form.

DESIGNATION OF AGENT

I, JOHN SETTLOR, name the following person as my agent:

Name of Agent: CHILD A1

Agent's Address: _____

Agent's Telephone Number: _____

DESIGNATION OF SUCCESSOR AGENT (OPTIONAL)

If my agent is unable or unwilling to act for me, I name as my successor agent:

Name of Successor Agent: _____

Successor Agent's Address: _____

Successor Agent's Telephone Number: _____

If my successor agent is unable or unwilling to act for me, I name as my second successor agent:

Name of Second Successor Agent: _____

Second Successor Agent's Address: _____

Second Successor Agent's Telephone Number: _____

GRANT OF GENERAL AUTHORITY

I grant my agent and any successor agent general authority to act for me with respect to the following subjects as defined in the the Uniform Power of Attorney Act, Chapter 16, Title 64.2, Code of Virginia:

(INITIAL each subject you want to include in the agent's general authority. If you wish to grant general authority over all of the subjects you may initial “(N) All Preceding Subjects” instead of initialing each subject.)

- (_____) (A) Real Property
- (_____) (B) Tangible Personal Property
- (_____) (C) Stocks and Bonds
- (_____) (D) Commodities and Options
- (_____) (E) Banks and Other Financial Institutions
- (_____) (F) Operation of Entity or Business
- (_____) (G) Insurance and Annuities
- (_____) (H) Estates, Trusts, and Other Beneficial Interests
- (_____) (I) Claims and Litigation
- (_____) (J) Personal and Family Maintenance
- (_____) (K) Benefits from Governmental Programs or Civil or Military Service
- (_____) (L) Retirement Plans
- (_____) (M) Taxes
- (_____) (N) All Preceding Subjects

GRANT OF SPECIFIC AUTHORITY (OPTIONAL)

My agent MAY NOT do any of the following specific acts for me UNLESS I have INITIALED the specific authority listed below:

(CAUTION: Granting any of the following will give your agent the authority to take actions that could significantly reduce your property or change how your property is distributed at your death. INITIAL ONLY the specific authority you WANT to give your agent.)

- (_____) Amend, revoke, or terminate an inter vivos trust
- (_____) Make a gift, subject to the limitations of the Virginia Uniform Power of Attorney Act and any special instructions in this power of attorney
- (_____) Create or change rights of survivorship
- (_____) Create or change a beneficiary designation
- (_____) Authorize another person to exercise the authority granted under this power of attorney
- (_____) Waive the principal's right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan
- (_____) Exercise fiduciary powers that the principal has authority to delegate
- (_____) Take any actions in connection with any digital accounts, assets and/or rights, including the power to access, continue, modify, or terminate existing accounts; create or change any "passwords" and/or "user identification profiles".

LIMITATION ON AGENT'S AUTHORITY

An agent that is not my ancestor, spouse, or descendant MAY NOT use my property to benefit the agent or a person to whom the agent owes an obligation of support unless I have included that authority in the Special Instructions.

SPECIAL INSTRUCTIONS (OPTIONAL)

1. My agent has the power and authority to request, review, and receive, to the extent I could do so individually, any information, verbal or written, regarding my physical or mental health, including, but not limited to, my individually identifiable health information or other medical records. This release authority applies to any information governed by the Health Insurance Portability and Accountability Act of 1996 (HIPAA), 42 U.S.C. 1320d and 45 CFR 160-164. I hereby authorize any physician, health care professional, dentist, health plan, hospital, clinic, laboratory, pharmacy, or other covered health care provider, any insurance company, and the Medical Information Bureau, Inc., or other health care clearinghouse that has provided treatment or services to me, or that has paid for or is seeking payment from me for such services, to give, disclose, and release to my agent, without restriction, all of my individually identifiable health information and medical records regarding any past, present, or future medical or mental health condition. This authority given my agent shall supersede any other agreement which I may have made with my health care providers to restrict access to or disclosure of my individually identifiable health information. This authority given my agent shall be effective immediately, 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. My agent(s) shall be entitled to compensation for services in handling my financial affairs; in addition, my agent(s) shall also be entitled to reimbursement from my assets for reasonable expenses incurred on my behalf.

3. You may give additional special instructions on the following lines:

NOMINATION OF GUARDIAN (OPTIONAL)

If it becomes necessary for a court to appoint a guardian of my estate or guardian of my person, I nominate the following person(s) for appointment:

Name of nominee for guardian of my estate:

(_____) my Agent (or successor Agent) named above

OR

Nominee's address: _____

Nominee's telephone number: _____

Name of nominee for guardian of my person:

(_____) my Agent (or successor Agent) named above

OR

Nominee's address: _____

Nominee's telephone number: _____

RELIANCE ON THIS POWER OF ATTORNEY

Any person, including my agent, may rely upon the validity of this power of attorney or a copy of it unless that person knows it has terminated or is invalid.

SIGNATURE AND ACKNOWLEDGMENT

December 1, 2016

JOHN SETTLOR

xx
xx, Virginia 00000
(000) 000-0000

City/County of Fairfax
Commonwealth of Virginia

The foregoing instrument was acknowledged before me this 1st day of December, 2016, by JOHN SETTLOR.

LAUREN SPRADLIN, Notary Public

Notary registration number: _____

My commission expires: _____

IMPORTANT INFORMATION FOR AGENT

Agent's Duties

When you accept the authority granted under this power of attorney, a special legal relationship is created between you and the principal. This relationship imposes upon you legal duties that continue until you resign or the power of attorney is terminated or revoked. You must:

- (1) do what you know the principal reasonably expects you to do with the principal's property or, if you do not know the principal's expectations, act in the principal's best interest;
- (2) act in good faith;
- (3) do nothing beyond the authority granted in this power of attorney; and,
- (4) disclose your identity as an agent whenever you act for the principal by writing or printing the name of the principal and signing your own name as "Agent" in the following manner:

JOHN SETTLOR by (Your Signature) as Agent

Unless the Special Instructions in this power of attorney state otherwise, you must also:

- (1) act loyally for the principal's benefit;
- (2) avoid conflicts that would impair your ability to act in the principal's best interest;
- (3) act with care, competence, and diligence;
- (4) keep a record of all receipts, disbursements, and transactions made on behalf of the principal;
- (5) cooperate with any person who has authority to make health-care decisions for the principal to do what you know the principal reasonably expects or, if you do not know the principal's expectations, to act in the principal's best interest; and,
- (6) attempt to preserve the principal's estate plan if you know the plan and preserving the plan is consistent with the principal's best interest.

Termination of Agent's Authority

You must stop acting on behalf of the principal if you learn of any event that terminates this power of attorney or your authority under this power of attorney. Events that terminate this power of attorney or your authority to act under it include:

- (1) death of the principal;
- (2) the principal's revocation of the power of attorney or your authority;
- (3) the occurrence of a termination event stated in the power of attorney;
- (4) the purpose of the power of attorney is fully accomplished; or,
- (5) if you are married to the principal, a legal action is filed with a court to end your marriage, or for your legal separation, unless the Special Instructions in this power of attorney state that such an action will not terminate your authority.

Liability of Agent

The meaning of the authority granted to you is defined in the the Uniform Power of Attorney Act, Chapter 16, Title 64.2, Code of Virginia. If you violate the the Uniform Power of Attorney Act, Chapter 16, Title 64.2, Code of Virginia, or act outside the authority granted, you may be liable for any damages caused by your violation.

If there is anything about this document or your duties that you do not understand, you should seek legal advice.

