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Recording Requested by:
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Helm, Livesay & Worthington, Ltd.
1619 E. Guadalupe Rd., Ste 1
Tempe, AZ 85283

DATE/TIME: 04/28/2017 1101
FEE: \$13.00
PAGES: 9
FEE NUMBER: 2017-029958



Recording Cover Sheet

**Durable General Power of Attorney of
Carol M. Hrycko**

**DURABLE POWER OF ATTORNEY
EFFECTIVE IMMEDIATELY**

ADVISORY NOTICE TO AGENT

A.R.S. § 14-5506 governs the exercise of powers of attorney. The agent could be subject to criminal prosecution or subject to the penalty provisions of A.R.S. § 46-456, which authorizes the loss of the agent's right to inherit from the principal or otherwise receive assets as a result of the death of the principal as well as payment of treble damages and attorneys' fees. An agent should carefully review these statutes or consult with a knowledgeable attorney prior to exercising the authority granted by this power of attorney.

That Carol M. Hrycko, Principal, a resident of Arizona City, State of Arizona, has made, constituted and appointed, and by these presents does hereby make, constitute and appoint, her son, Jeffrey L. Hrycko, a resident of the City of Chandler, State of Arizona, her true and lawful attorney-in-fact or agent ("attorney-in-fact"), for her and in her name, place and stead, and for her use and benefit, to ask, demand, sue for, recover, collect and receive all such sums of money, debts, dues, accounts, legacies, bequests, interests, dividends, annuities, and demands whatsoever, as are now or shall hereafter become due, owing, payable or belonging to her, and have, use and take all lawful ways or means in her name, or otherwise, for the recovery thereof, by legal process, and to compromise and agree for the same, and grant acquittance or other sufficient discharges for the same for her and in her name; to bargain, contract, agree for, purchase, receive and take lands, tenements, hereditaments, and accept the seizing and possession of all funds, and all deeds and other assurances in the law thereof; and to lease, let, demise, bargain, sell, remise, release, convey, and mortgage lands, tenements, hereditaments, upon such terms and conditions and under such covenants as the said attorney-in-fact shall think fit. Also to bargain and

agree for, buy, sell, mortgage, hypothecate, and in any and every way and manner deal in and with goods, wares and merchandise, choses in action, and other property in possession or in action; and to make, do and transact all and every kind of business of whatsoever nature and kind; and also, for her and in her name, and as her act and deed, to sign, seal, execute, deliver, endorse and acknowledge such deeds, covenants, indentures, agreements, mortgages, hypothecations, bills of lading, bills, bonds, notes, stock certificates, receipts, evidences of debt, releases and satisfaction of mortgage, judgment and other debts, and such other instruments in writing, of whatever kind and nature, as may be necessary or proper in the premises.

GIVING AND GRANTING unto said attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as the said Carol M. Hrycko might or could do if personally present, hereby ratifying and confirming all that the said attorney-in-fact, Jeffrey L. Hrycko, shall lawfully do or cause to be done by virtue of these presents.

The powers and authority under this Durable Power of Attorney include but are not limited to the power and authority to handle all financial transactions on my behalf, including banking, investments (whether retirement or otherwise) and insurance and therefore includes the ability to transact all banking and investment matters, such as writing, signing and endorsing checks, making deposits and withdrawals, closing and opening accounts, requesting copies of statements or cancelled checks, making investment decisions such as the purchase and sale of investments of any type, such as certificates of

deposits, Treasury bills, stocks, bond and mutual funds, and the like, and the ability to contract for, make changes to or cancel insurance policies and pay premiums for said policies. My attorney-in-fact shall also have full power and authority to make and sign all tax returns and pay all taxes required by law, including federal, state and local returns, and to file all claims for abatement, refund or other documents relating thereto.

My attorney-in-fact may reasonably compensate agents chosen by my attorney-in-fact such as accountants or lawyers for services rendered under this Power of Attorney.

I also give my attorney-in-fact full power and authority to deal with retirement and pension plans of any type and government benefits (whether state or federal) and associated programs of any type, including but not limited to Social Security or other retirement plans, Medicare, and Medicare Prescription plans (hereinafter, "benefits") and to perform any and all acts necessary to maintain, preserve, continue, or apply for such benefits or plans, or deemed necessary for my best interest by my attorney-in-fact.

BENEFITS RECEIVED BY AGENT

It is my intention that my agent be reimbursed for any expenses paid by the agent that were incurred on my behalf. Reimbursement shall include, but is not limited to, monies paid for medications (whether prescribed or purchased over the counter); medical co-payments; fees for medical, nursing and caregiver services or laboratory work; household or personal incidentals; automobile maintenance and repair; lawn services or landscaping; fees for professional services (such as an attorney, CPA or financial advisor); reasonable travel or lodging costs in performance of the duties created by this power of attorney; maintenance and repair of my residence; and care of my pets. Benefits authorized

to be received by my agent shall include any imputed rent deemed to exist due to any arrangement, agreement or understanding between my agent and me which allows my agent to live rent-free in my residence or other property owned by me.

This Power of Attorney is not affected by subsequent disability or incapacity of the Principal or lapse of time. A.R.S. §§14-5501 and 14-5502. This Durable Power of Attorney may be revoked by the Principal giving actual written notice to the attorney-in-fact or to anyone dealing with the attorney-in-fact or by recording a Revocation of Power of Attorney with the Pinal County Recorder. This Durable Power of Attorney shall be considered to be effective until either it is revoked as set forth herein or it expires pursuant to the expiration date, if any.

If I am determined to be incapacitated by a court of competent jurisdiction, I appoint my son, Jeffrey L. Hrycko as my guardian pursuant to A.R.S. § 14-5311 and as my conservator pursuant to A.R.S. § 14-5410. In the event that Jeffrey L. Hrycko is unwilling or unable or unavailable for whatever reason to act or continue to act in capacity as my guardian and/or conservator, then I appoint my daughter, Julia-N. Hrycko of Ann Arbor, Michigan, in his place and stead as my guardian and/or my conservator, as the case may be, as if originally named herein.

My attorney-in-fact is hereby authorized in his or her best judgment to continue any plan of gifting, which qualifies for the annual federal gift tax exclusion which plan I've embarked upon prior to the granting of this Power of Attorney, but my attorney-in-fact may not begin any other plan of gifting, whether it qualifies for the annual federal gift tax exclusion or not.

In the event that Julia N. Hrycko is unwilling or unable or unavailable for whatever reason to act or continue to act in capacity as my attorney-in-fact, I then make, constitute, and appoint my son, Russell C. Hrycko of Danbury, Connecticut as my true and lawful attorney-in-fact in her place and stead, as if originally named herein. In the event that Russell C. Hrycko is also unwilling or unable or unavailable for whatever reason to act or continue to act in capacity as my attorney-in-fact, I then make, constitute, and appoint my son, Raymond A. Hrycko of Yachiyo-shi, Chiba-ken, Japan, as my true and lawful attorney-in-fact, in his place and stead as if originally named herein.

**POWER TO SUE THIRD PARTIES WHO FAIL TO ACT PURSUANT TO
POWER OF ATTORNEY**

To induce any transfer agent or other third party to act, I hereby agree that any transfer agent or other third party receiving a duly executed copy or facsimile of this power of attorney may act upon it, and that revocation or termination hereof shall be ineffective as to such transfer agent or other third party, unless and until actual notice or knowledge of such revocation or termination shall have been received by such transfer agent or other third party, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such transfer agent or other third party from and against any and all claims that may arise against such transfer agent or other third party by reason of such transfer agent or third party having relied on this power of attorney.

If any third party (including stock transfer agents, title insurance companies, banks, credit unions and savings and loan associations) with whom my agent seeks to transact

refuses to recognize my agent's authority to act on my behalf pursuant to a power of attorney, I authorize my agent to sue and recover from such third party all resulting damages, costs, expenses and attorneys' fees that are incurred because of such failure to act.

The costs, damages and attorneys' fees incurred in bringing such action shall be charged against my general assets to the extent that they are not recoverable from said third party.

EXPIRATION DATE: NONE

