

GENERAL DURABLE POWER OF ATTORNEY
OF WILLIAM KOSTINDEN

I, **WILLIAM KOSTINDEN** the principal, of Reading, in the County of Middlesex, Massachusetts, hereby constitute and appoint my daughter, **Maureen White** of Reading, Massachusetts, to be my true and lawful attorney-in-fact, acting in my name and for my benefit.

Under Massachusetts General Laws Chapter 190B, Article V, Section 5-502 all acts done by an attorney in fact pursuant to a durable power of attorney during any period of disability or incapacity of the principal have the same effect and inure to the benefit of and bind the principal and his successors in interest as if the principal were competent and not disabled. Unless the instrument states a time of termination, the power is exercisable notwithstanding the lapse of time since the execution of the instrument.

A third party who improperly refuses to accept this durable power of attorney will be liable for damages, including reasonable attorney's fees and costs, incurred in any action or proceeding that confirms the validity of this durable power of attorney.

1. **GENERAL GRANT OF POWER.** To exercise or perform any act, power, duty, right or obligation whatsoever that I now have or may hereinafter acquire in connection with, arising from, or, relating to any person, matter, item, transaction, business or property, real or personal, tangible or intangible, now owned or hereafter acquired by me, including, without limitation, the following specifically enumerated powers. I grant to my attorney-in-fact, full power and authority to do everything necessary in exercising any of the powers herein granted, as fully as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my attorney-in-fact shall lawfully do or cause to be done by virtue of this power of attorney and the powers herein granted. I shall specify certain acts that my attorney-in-fact is authorized to do on my behalf, but this is not intended to limit the generality of the power.

A) Powers of Collection and Payment. To forgive, request, demand, sue for, recover, collect, receive, negotiate, or hold all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, notes, interests, stock certificates, bonds, dividends, certificates of deposits, annuities, pension, profit sharing, retirement, social security, insurance and other contractual benefits and proceeds, any and all documents of titles, claims, all property, real or personal, tangible or intangible property and property rights and demands whatsoever, liquidated or unliquidated, now or hereafter owned by, or due, owing, payable or belonging to me, or in which I have or may hereafter acquire an interest to have, use, and take all lawful means and equitable and legal remedies and proceedings in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to execute and deliver for me, on my behalf, and in my name, all endorsements, releases, receipts, or other sufficient discharges for the same;

B) Power To Acquire and Sell. To acquire, purchase, exchange, grant options to sell, and sell and convey real or personal property, tangible or intangible, or interests therein, on such terms and conditions as my attorney-in-fact shall deem proper, including without limiting the generality of the foregoing, any interest I may have in real property located at **235 Winthrop Street, Unit 6612, Medford, Massachusetts**, on such terms and conditions as my attorney-in-fact shall deem proper, including without limitation signing leases, broker's agreements, Offers to Purchase, Purchase and Sale Agreements, closing papers, warranties and deeds;

C) Management Powers. To maintain, repair, improve, invest, manage, insure, rent, lease, encumber, and in any manner deal with a real or personal property, tangible or intangible, or any interests therein, that I know or may hereinafter acquire, in my name and for my benefit, upon such terms and conditions as my attorney-in-fact shall deem proper;

D) Banking Powers. To make, receive and endorse checks and drafts, deposit and withdraw funds, acquire and redeem certificates of deposit, in banks, savings and loan associations and other institutions, whether Federally or State chartered, execute or release such deeds of trust or other security agreements as may be necessary or proper in the exercise of the rights and powers herein granted and generally to exercise control over such accounts, and to establish new accounts;

E) Stock and Bond Powers. To purchase, sell and transfer stocks and bonds upon such terms and conditions as my said attorney-in-fact deems advisable, to receive and negotiate dividends and other payments, to execute or endorse any certificates of title, assignments, powers, or other documents as may be necessary or proper in the exercise of the rights and powers herein granted; to retain, invest reinvest, purchase, sell and transfer any mutual funds, securities, derivative instruments, including, but not limited to, OTC options and equity swaps or properties, or real estate mortgages, or to lend, pledge, or otherwise encumber the same on reasonable security as my attorney-in-fact may see fit;

F) Motor Vehicles. To apply for a Certificate of Title upon, and endorse and transfer title thereto, for any boat, automobile, truck, pickup, van, motorcycle, trailer, or other motor vehicle, and to represent in such transfer assignment that the title to said motor vehicle is free and clear of all liens and encumbrances except those specifically set forth in such transfer assignment;

G) Court Proceedings, Arbitration, Mediation. To prosecute, defend or settle in any jurisdiction claims or proceedings that relate to me or my estate, except that my attorney-in-fact does not have the power to enter into any agreement on my behalf that binds me to any binding arbitration or mediation process or that otherwise frustrates my rights of access to the courts of this state or any other unless such agreement is entered into after consultation with an attorney or under direction of a court;

H) Business Interests. To conduct or participate in any lawful business of whatever nature for me in my name; execute partnership agreements and amendments thereto; incorporate, reorganize, merge, consolidate, recapitalize, sell, liquidate, or dissolve any business; elect or

employ officers, directors and agents; carry out all the provisions of any agreement for the sale of any business interest or the stock therein; and exercise voting rights with respect to stock, either in person or by proxy, and exercise stock options;

I) Tax Powers. To prepare, execute and file all income tax, gift tax, social security or unemployment insurance and information returns required by the laws of the United States, or of any state or subdivision thereof, to confer with revenue agents, to receive confidential information, to exercise any elections I may have under federal, state or local tax law, pay taxes due, to prepare, execute and file refund claims, to receive and negotiate any tax refunds from the United States or any state or subdivision, to execute agreements extending the statute of limitations, to represent me or obtain representation for me in any examination, audit, hearing, conference or litigation before the Tax Court of the United States or any other court in connection with any of said tax matters; to engage, compensate and discharge attorneys, accountants and other tax and financial advisors and consultants to represent and/or assist me in connection with any and all tax matters involving or in any way related to me or any property in which I have or may have any interest or responsibility, and to do anything whatsoever requisite or necessary in connection with all income tax, gift tax, social security or unemployment insurance taxes required by the laws of the United States or any state or subdivision that I could do in my own person;

J) Institutional Care. To authorize my admission to a hospital, medical, nursing, mental health, residential or similar institutional facility, and to enter into agreements for my care;

K) Public Assistance. To apply for the receipt or continuation of public assistance benefits to which I am now or may hereafter become eligible, including without limitation, Medicare, Medicaid, SSI, SSDI, unemployment workers compensation, and Social Security; to obtain any and all verifications required in order to apply for said public benefits, including without limitation, bank records, investment fund records, stock and mutual fund transactions, life insurance information, and birth and immigration records; to complete, execute and deliver any forms, documents or applications necessary to effectuate the receipt or continuation of such benefits, to act as my eligibility/appeal representative for the receipt of, continuation of, or appeal of public assistance benefits, and to delegate to an attorney or their delegate the authority to act as my eligibility or appeal representative;

L) Safe Deposit Boxes. To have access at any time or times to any safe deposit box rented by me, wheresoever located, and to remove all or any part of the contents thereof, to add property to the box, and to surrender or relinquish said safe deposit box; and any institution in which any such safe deposit box may be located shall not incur any liability to me or my estate as a result of permitting my attorney-in-fact to exercise this power;

M) Mail. To open, read, respond to, and redirect my mail; to represent me before the US Postal Service and all other mail or package carriers in any matter relating to mail or delivery services including the receipt of certified mail.

N) Powers to Transfer Assets to Inter Vivos Trust. To create, amend or terminate one or more trusts for the purpose of dealing with any property or property interest of any nature that I may have or hereafter acquire, under such terms and with such provisions as my attorney-in-fact deems in the best interest of myself and my family; to fund or transfer any or all property, tangible intangible or real, in which I may have any interest, into a trust or trusts, whether created by me or by my attorney-in-fact on my behalf, and whether or not such trusts were created before or after the execution of this Durable Power of Attorney. In this regard, the fact that my attorney-in-fact may be a remainderman, partner, shareholder or a beneficiary of any such entity in connection with any such transfer hereunder shall not effect the validity thereof, nor, by itself, constitute a breach of his/her fiduciary duty hereunder. Further with respect to any such trusts, to exercise any rights of withdrawal I may have with respect to income and/or principal, and to exercise any rights to remove Trustees and to appoint Successor Trustees; to exercise the powers reserved to me as grantor to amend trusts, to revoke trusts, to direct distributions from trusts, provided however, that if the exercise of such powers would result in a distribution from any such trust to my attorney-in-fact, my attorney-in-fact's creditors, my attorney-in-fact's estate or the creditors of my attorney-in-fact's estate, in an amount in excess of the applicable "lapse protection amounts" so called under sections 2041(b)(20) and 2514(e) of the Code, my attorney-in-fact shall not exercise such powers unless the resulting distribution would be in fulfillment of an obligation of support owed by me to my attorney-in-fact or would be for my attorney-in-fact's health, maintenance, education or support in reasonable comfort.

To consent to the creation or extension of trusts established by other persons for my benefit.

The authority under this section shall include the authority to establish and fund a "pooled trust" on my behalf;

O) Power to Exercise Fiduciary Duties. To execute any documents of resignation in any matter in which I may be appointed a fiduciary for another; My Attorney in Fact may resign or renounce any fiduciary position I hold now or in the future including personal representative, trustee, guardian, attorney in fact, and officer or director of a corporation, as well as any governmental or political office or position. In so doing, my Attorney in Fact may file an accounting with the appropriate court of competent jurisdiction or settle based on a receipt, release, or other appropriate method.

P) Power to Make Gifts. To make gifts of present interests from my property to my children, my grandchildren and to my family and friends, or to any trust for the exclusive benefit of any one or more of them and it shall not be necessary that such donees receive equal amounts; to make gifts from my property to one or more charitable organizations, the choice of such organizations and the amount of such gifts to be determined in the sole discretion of my said attorney-in-fact, taking into account the desirability of income-tax deductions for the current year, the desirability of the reduction or elimination of Federal and/or State estate or inheritance taxes on my estate, the desirability or the reduction of exposure of my estate to nursing home expenses, and my prior charitable-giving practices; to give any item or items of my tangible personal property to the person named as the recipient of such item in any current, valid will of mine or any existing living trust, and to give to any one or more of the persons named as legatees in my said will or living trust an amount of money not exceeding the amount of the pecuniary

legacy specified in my said will or living trust for such person, provided that the donee acknowledges in writing that the gift is in satisfaction of any legacy or distributive share to the extent of such gift;

Payments to the attorney-in-fact for services rendered shall not be construed as gifting. The power given to my Attorney herein is not intended to create nor should it be construed as the granting of a general power of appointment under the Internal Revenue Code.

Q) Power to Render Services. To render services to me or to any person living with or dependent upon me, for any care-giving and support needs I or they may have, including without limiting the generality of the foregoing, payment for personal care services rendered, services in the cleaning and removal of my personal property in my residence preparatory to any sale thereof, services relative to the providing of room, board, meals, laundry, transportation, assistance with finances, assistance with the following of Doctors' orders regarding medications or diet, assistance with any of the activities of daily living, and the providing of companionship and overall support; including the power to engage in a life care plan, power to make and purchase prepaid final arrangements and the power to provide for the maintenance of my final resting place; hereby also authorizing the reimbursement for any out-of-pocket expenses, including but not limited to automobile and airfare expenses;

Said services may be rendered by my attorney-in-fact, or any of them, or by anyone authorized by or contracted with my said attorney-in-fact to perform any or all of such services;

R) Power to Change and Establish Domicile. To maintain, change and/or establish my residency and domicile, including without limitation, the authority to express an intent on my behalf to return to a residence in order to preserve any homestead or principal residence exemptions to which I may be entitled under federal or state law;

S) Power to Make Statutory Elections and Disclaimers. To make on my behalf any and all statutory elections and/or disclaimers available to me at law;

T) Retirement Plan Powers. To deal with all retirement or pension plans of which I am a member including individual retirement accounts, rollovers and voluntary contributions; to act in all respects regarding any retirement accounts or benefits held in my name, including but not limited to the following acts: transfer of funds to another but similar account, transfer of ownership, change of beneficiary, withdrawal of funds and exercise of any options available with respect to said accounts;

U) Life Insurance Powers. To have full authority to deal with any policies on my life, policies on the life or lives of others, or annuity contract I may own or in which I may have any interest, as fully as any owner or beneficiary of the same, to engage in any transaction and to exercise and enjoy all options, benefits, rights and privileges under such policy or contract, including the right to borrow upon the same, to pledge the same for a loan or loans, to assign ownership of the same to any person, trust, or other entity, to change the beneficiary, and to surrender, assign, exchange, sell or to otherwise modify any such policy or contract as my attorney-in-fact shall deem proper and consistent with my intentions or objectives; to receive

payments under any disability, income or other contract, to deal in every other respect with such disability, income or other contract; my attorney-in-fact is expressly authorized to assign ownership of any such policy to himself or herself, and to designate himself or herself as beneficiary thereof, and no such action shall, by itself, constitute a breach of his or her fiduciary duties hereunder;

V) Power to Borrow Money. To borrow money from lending institutions, private investors, corporations, trusts, or any other source, in such amounts and upon such terms and conditions as my said attorney-in-fact shall deem necessary or advisable, including the power to pledge any of my property, whether real or personal, as security therefor, to execute, acknowledge and deliver any and all documents necessary or incidental thereto;

W) Power to Provide for My Dependents. To make such use of my personal and real property as is necessary to maintain the customary standard of living of any other person or persons, who, although not legally entitled, have been accustomed to receiving assistance from me;

X) Medical Records. To access all information regarding my condition while under medical observation or treatment, including the history obtained, x-ray and physical findings, diagnosis, prognosis and billing records.

For purposes of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), 42 USC 1320d and 45 CFR 160-164 and as may be amended, I hereby designate my attorney-in-fact as named in this document as my Personal Representative as defined in the abovementioned Act. My attorney-in-fact is authorized to receive any information that I would be authorized to receive if I were able to ask for said information. My attorney-in-fact is also authorized to execute any and all releases and other documents necessary in order to obtain disclosure of all my patient records and other medical information subject to and protected under HIPAA including without limitation all sensitive information such as mental health records;

I 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, to include all information relating to the diagnosis and treatment of HIV/AIDS, sexually transmitted disease, mental illness and drug or alcohol abuse.

The authority given my agent shall supersede any prior agreement that I may have made with my healthcare providers to restrict access to or disclosure of my individually identifiable information. The authority given my agent 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.

Y) Digital Assets. I give my attorney-in-fact the specific power to access digital information and all online accounts, video, audio and any subsequent format.

To obtain, have complete and full access to, use, control, handle, modify, delete, save, plan for, distribute, dispose of or take any other action which my attorney-in-fact deems

necessary in order to manage my affairs with respect to my digital assets, my digital devices, my digital accounts, my passwords and other electronic credentials associated with my digital assets, devices, and accounts, as defined herein, and any of the data in or contents thereof, notwithstanding the terms of any license, privacy, or security agreement and notwithstanding the absence thereof on the part of a service provider;

To obtain, have complete and full access to, use, control, handle, modify, delete, save, plan for, distribute, dispose of or take any other action which my attorney-in-fact deems necessary in order to manage my affairs, with respect to my online, Internet, or digital accounts owned or maintained by me at any time, including, but not limited to, financial, retirement, public benefit, Social Security, insurance, and medical accounts, wheresoever such accounts may be maintained, including my place of employment, including, but not limited to, the power to withdraw or deposit funds, to add, change, or delete data, content, or personal information, to change, renew, or terminate any contract or service in connection therewith, and to access the data and contents thereof, including, but not limited to, any e-mail accounts maintained by me, wheresoever said e-mail accounts may be maintained, including at my place of employment, notwithstanding the terms of any license, privacy, or security agreement and notwithstanding the absence thereof on the part of a service provider;

I authorize my attorney-in-fact to engage advisors to assist in obtaining, accessing, handling, distributing, disposing of, or taking other actions with respect to my digital assets, devices, and accounts and the content thereof. If I have prepared a memorandum of instructions with respect to my digital assets, devices and accounts and the content thereof, which may be altered by me from time to time, with instructions concerning said assets, devices, and accounts and their access, handling, distribution and disposition or other actions, I direct my attorney-in-fact to follow my instructions as outlined in my most recently signed and dated memorandum, the exercise of this authority to be at my attorney-in-fact's sole and absolute discretion;

An online, Internet, e-mail or other similar digital service provider shall not incur any liability to me or to my estate as a result of permitting my attorney-in-fact to exercise this power;

The term "digital devices" shall include, but not be limited to, desktops, laptops, tablets, peripherals, storage devices, hard drives, diskettes, USB keys, mobile devices, smart and cell phones, and any similar or other digital device which currently exists or may exist as technology develops, regardless of the ownership of the physical device upon which the digital asset is stored, as well as digital assets, as defined further herein; and

The term "digital assets" shall include, but not be limited to, my emails received, stored or sent, email accounts, digital music, digital photographs, digital videos, software licenses, social network accounts, file sharing accounts, financial accounts, banking accounts, domain registrations, DNS service accounts, web hosting accounts, tax preparation service accounts, and online store, affiliate program, Facebook, Twitter, LinkedIn, Google, Tumblr, Yahoo, text messaging, digital storage, backup, music storage or usage, data storage, photograph storage, gaming, web site, blog, document storage or management, cloud, or similar types of online Internet accounts, and any other online, Internet, or digital accounts and similar digital assets which currently exist or may exist as technology develops, along with any part or all of the contents thereof, regardless of the ownership of the physical device on which the asset and/or

its data or content is stored.

Z) Other Estate Planning. To take such action or to apply such funds in such fashion as my attorney-in-fact determines is in keeping with my wishes and interests so far as they can be ascertained, without petition or leave of court, for the purpose of conserving my property, benefiting my spouse (if I am then married) and descendants, minimizing current or prospective federal and state taxes, and maximizing entitlements to federal and state medical, welfare, housing and other public programs, by all legitimate and proper means within the sound and trusted discretion of my attorney-in-fact, including without limitation, gifts to such relatives, friends and charities as would likely be the recipients of donations from me, provided that my attorney-in-fact solely by reason of this power, shall not be the holder of a general power of appointment, inasmuch as any payment to or for the benefit of my attorney-in-fact is conclusively presumed to represent a payment on my behalf rather than a payment on behalf of my attorney-in-fact;

AA) Authority to File Bankruptcy. To file for any chapter of Bankruptcy available to me under Federal Law; whether to file as next friend or to file by signing my name indicating it was signed by the attorney-in-fact acting on my behalf and submitting a copy of the power of attorney with the filings; or in any other manner permitted by law; to employ counsel to represent me in such filings; to select any and all exemptions available to me; to determine which if any debts to re-affirm; and to make any and all decisions regarding any plan or re-payment/re-organization, if applicable; to discuss my affairs, and/or employ any debt re-counseling service; to discuss my affairs with a credit counseling service and a debtor education service;

BB) Reverse Mortgage Powers. To negotiate, obtain and close a reverse mortgage for me and in my name to be secured by my residential real estate, or any other real estate that I may hereafter own as my home and residence; to execute and deliver all documents in connection with such reverse mortgage; to execute an end of term plan for the ultimate disposition of my said residence; and to take any other action(s) necessary for this purpose, in order to satisfy the terms and conditions of the reverse mortgage loan;

CC) Homestead. To declare, create, execute, a homestead on my personal residence; to terminate, abandon, release or give a waiver on any interest I have in a homestead;

DD) Substitution and Delegation. To substitute, another to act under this power of attorney and to revoke, the substitution at any time; to delegate any powers hereunder, when reasonably prudent to do so, to a third party from time to time, to revoke such delegation;

EE) Compensation to Attorney-in-fact. To pay reasonable compensation to my attorney-in-fact for services rendered hereunder, and to reimburse my attorney-in-fact for any reasonable expenses incurred in connection with such services;

FF) Other Powers of Attorney Revoked. In executing this power of attorney, I hereby revoke all other powers of attorney that I have previously executed except such as have to do

with financial institutions and with signature powers over savings or checking accounts naming the same persons herein;

GG) Expiration. This power of attorney shall not expire or become stale upon the passage of time, but is intended to continue in force until revoked by me in writing.

HH) Appointment of Successor Attorney(s)-in-fact. In the event of the death, disinclination, resignation, or incapacity of any one or more of my attorney(s)-in-fact, any of my named attorneys-in-fact shall have the authority to name a successor attorney(s)-in-fact. Such appointment shall be in writing, signed by my said attorney(s)-in-fact, and shall not require my consent or the consent of any remaining attorneys-in-fact.

II) General All Inclusive Power. In addition to the foregoing, my attorney-in-fact hereunder may act as my alter ego with respect to any and all possible matters and affairs not otherwise enumerated herein and which I as a principal can do through an agent.

JJ) Credit Cards. I authorize my Attorney in Fact to use my funds to repay any money borrowed by me or on my behalf and to pay for any purchases made or cash advanced using my credit cards; to cancel my credit cards, to put limits on my credit cards, to redirect the mailing address on my credit cards, to otherwise do anything with my credit cards that I could do.

KK) Power to Amend Revocable Living Trust Agreement. My attorney-in-fact may amend any revocable living trust created by me before or after the execution of this power or attorney, and including any trust that may extend beyond my incapacity or beyond my lifetime to: alter the administrative and investment powers of my Trustee, reflect tax or other legal changes that affect trust administration; or correct ambiguities, including scrivener errors, that might otherwise require court construction or reformation.

2. INTERPRETATION AND GOVERNING LAW. This instrument is to be construed and interpreted as a general durable power of attorney under the Laws of the Commonwealth of Massachusetts, as may be amended from time to time. The enumeration of specific items, acts, rights or powers herein is not intended to, nor does it limit or restrict the general powers herein granted to my attorney-in-fact. The laws of the Commonwealth of Massachusetts shall govern all questions as to the validity of this power and the construction of its provisions.

3. VALIDITY IN OTHER JURISDICTIONS. It is my intention that this power of attorney be given full faith and credit within any state or local jurisdiction in the United States and in any other country, defects in formalities notwithstanding.

4. DISABILITY OF PRINCIPAL. This General Durable Power of Attorney shall not be affected by my subsequent disability or incapacity and shall be binding not only upon me but also upon my heirs, executors, and administrators up to the time of the receipt by my said attorney-in-fact of a written revocation signed by me or of reliable intelligence of my death.

5. **REFUSAL TO HONOR POWER.** Should any third party, including any bank, trust company, insurance company, brokerage firm, stock or bond company, or any other third party, refuse to accept the validity of this Power of Attorney, and should I suffer any financial or personal damages as a result of such refusal, then I direct my attorney-in-fact to bring whatever legal action may be appropriate to compensate me or my heirs for the damages suffered due to such refusal.

6. **SIGNATURE OF A SINGLE ATTORNEY-IN-FACT.** Any and all documents may be signed by any one attorney-in-fact duly appointed hereunder, unless appointed to act jointly, and as such shall be fully binding on me and my estate and shall be conclusive evidence of the authority of the said attorney-in-fact to sign solely on my behalf and on the behalf of my estate.

In the event of the death, resignation or declination to serve of a joint attorney-in-fact then the remaining joint owner is authorized to act individually and the vacancy need not be filled.

7. **AUTHORITY TO ENGAGE IN SELF-DEALING.** Any and all of my attorney(s)-in-fact are expressly authorized to engage in self dealing, without limitation, and nothing contained in this document shall be construed to the contrary. Self-dealing shall include any and all transactions entered into on behalf of the Principal in which the attorney(s)-in-fact may derive a benefit, either directly or indirectly, tangible or intangible. Payments to the attorney-in-fact for services rendered shall not be construed as self-dealing.

8. **THIRD PARTY RELIANCE.** To induce any third party to act hereunder, third parties may rely upon the representations of my attorney-in-fact as to all matters pertaining to any power granted to my attorney-in-fact, and no person who may act in reliance upon the representation of my attorney-in-fact or the authority granted to my attorney-in-fact shall incur any liability to me or my estate as a result of permitting my attorney-in-fact to exercise any power. I hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied on the provisions of this instrument.

9. **RATIFICATION OF TRANSACTIONS.** I hereby ratify all transactions entered into in good faith and with due care by both my attorney-in-fact and any third party even if, without their knowledge, I have died or revoked this Power. I expressly ratify and confirm any gifting undertaken hereunder, whether or not the donees receive equal amounts and whether or not some donees were partially or totally excluded in favor of others. No time limit shall be imposed by any third party for validity of this Power based upon my failure to regularly refresh and ratify this document; an affidavit executed by my attorney stating that my attorney-in-fact's power has not been revoked shall be conclusive proof that the Powers contained herein are valid.

10. **ATTORNEY-IN-FACT DISCLOSURE.** Any attorney-in-fact appointed hereunder may request of any other duly appointed attorney-in-fact, information and accountings of his acts or actions as such fiduciary, to be supplied in writing or orally, as the parties may agree. Provided however, my said spouse, acting as my attorney-in-fact hereunder, shall not be required

to comply with any such disclosure request, and any actions undertaken by my said spouse as my attorney-in-fact hereunder shall be conclusively presumed to be appropriate and performed with my full approval.

Upon a written request made by me or by any interested person, my attorney-in-fact shall within ninety (90) days of such request deliver to me or to the requesting party, a full written accounting of my attorney-in-fact's acts and actions under this instrument, either in total or from the last accounting so delivered to me or to the requesting party. In the event my attorney-in-fact does not provide such accounting within ninety (90) days of such request, my attorney-in-fact shall be deemed to be incapacitated, so that the alternate attorney-in-fact shall begin serving as my agent as provided by this instrument.

11. **THIRD PARTY DISCLOSURE.** If anyone I appointed herein requests of any third party, with whom my attorney(s)-in-fact has had contact of any nature, direct or indirect, accountings of the acts and actions of the attorney(s)-in-fact, then the third party with whom my attorney(s)-in-fact has had contact, shall in writing (or orally as they shall agree) furnish such information to the requesting person or people as is reasonable. Any third party releasing information regarding the acts and actions of my attorney(s)-in-fact under this paragraph shall not be liable for the release of said information, confidential or otherwise. The person releasing the information need not advise the attorney(s)-in-fact of the inquiry and the information released.

12. **NOMINATION OF SUCCESSOR ATTORNEY-IN-FACT.** If my first named attorney-in-fact shall die, become incompetent, resign or refuse to accept the office of agent, I name the following to serve, as my successor attorney-in-fact: my daughter, **Deborah Greenleaf**, of Medford, Massachusetts.

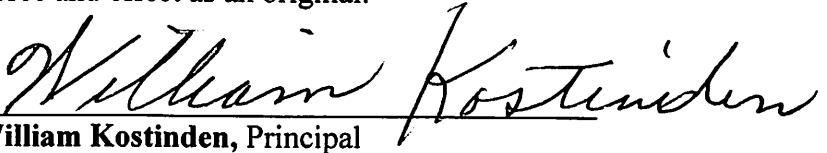
For purposes of this paragraph, a person shall be considered to be incompetent if and while the person is adjudicated incompetent, or if the person is unable to give prompt and intelligent consideration to business matters, as certified by a licensed physician.

13. **PROTECTIVE PROCEEDINGS.** If protective proceedings for my person or my estate are hereafter commenced, I hereby nominate, for consideration by the Court, my daughter, **Maureen White**, to serve as the guardian of my person and conservator of my estate. In the event she is unable to serve then I name my daughter, **Deborah Greenleaf** as the conservator of my estate and guardian of my person. My conservator shall have the authority to petition the Court for estate planning on my behalf, including the authority to transfer all or part of my estate consistent with my wishes as hereinabove set forth in Paragraph 1 N.

I direct that any guardian or conservator appointed in accordance with the terms of this Durable Power of Attorney be exempt from furnishing any sureties on his or her official bond. If I executed a Health Care Proxy contemporaneous with this document, nominating a different person as my Guardian than the one nominated in this document, it is my intent that the person nominated in the Health Care Proxy serve as the Guardian of my person, while the person nominated in this Durable Power of Attorney serve as Conservator of my estate. Otherwise I nominate the person or persons named in this document as the Guardian of my person and Conservator of my estate.

IN WITNESS WHEREOF, I have executed this General Durable Power of Attorney in triplicate, intending that each shall be valid as an original, and I hereby direct that photocopies of the power shall have the same force and effect as an original.

Dated: May 26, 2016

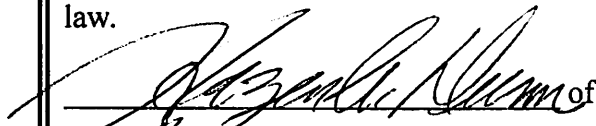
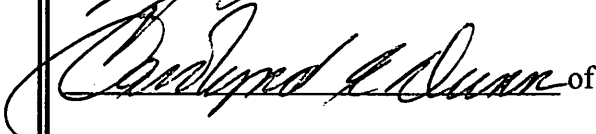

William Kostinden, Principal

WITNESS STATEMENT

On this twenty-sixth day of May, 2016, **William Kostinden**, the principal, signed the foregoing instrument in the presence of

Hazen A. Dunn and Carolynd E. Dunn

declaring it to be his Durable Power of Attorney, and as a witness thereof I do now hereby state that he appears to be of sound mind and under no duress, fraud or undue influence. I am not the person appointed as agent by this document. I further declare that I am not related to the principal by blood, marriage, adoption, and, to the best of my knowledge, I am not a creditor of the principal nor entitled to any part of his estate under any Will now existing or by operation of law.

 of 6 Winn Street, Wakefield, MA 01880
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COMMONWEALTH OF MASSACHUSETTS

Middlesex ss.

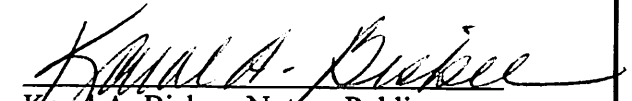
May 26, 2016

On this day then personally appeared before me the undersigned notary public, **William Kostinden**, the principal, and

Hazen A. Dunn and Carolynd E. Dunn,

the Witnesses, known to me through satisfactory evidence of identification, which were a Massachusetts Drivers License to be the Principal and Witnesses respectively whose names are signed to the above instrument and all of these persons being by me duly sworn, **William Kostinden**, the Principal, declared to me and to the Witnesses in my presence that the instrument is his Durable Power of Attorney and that he willingly signed it and that he executed it as his free and voluntary act for the purposes therein expressed, and each of the Witnesses stated to me in the presence of the Principal that said Witness signed the Durable Power of Attorney as such Witness and that to the best of said Witnesses' knowledge and belief the Principal was eighteen years of age or older, of sound mind and under no constraint or influence.

Subscribed and sworn to before me by said Principal and said Witnesses, this twenty-sixth day of May, 2016.


Karol A. Bisbee, Notary Public
My Commission expires: 09/24/2021

