
**MARYLAND STATUTORY FORM
PERSONAL FINANCIAL POWER OF ATTORNEY**

IMPORTANT INFORMATION AND WARNING TO THE PRINCIPAL

You should be very careful in deciding whether or not to sign this document. The powers granted by you, **WILLIAM EDWARD RISON** (the "principal"), in this document are broad and sweeping. This power of attorney authorizes another person (your "agent") to make decisions concerning your property for you. 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.

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.

You need not grant all of the powers listed below. If you choose to grant less than all of the listed powers, you may instead use a Maryland Statutory Form Limited Power of Attorney and mark on that Maryland Statutory Form Limited Power of Attorney which powers you intend to delegate to your attorney-in-fact (the "agent") and which you do not want the agent to exercise.

This power of attorney becomes effective immediately unless you state otherwise in the Special Instructions. You should obtain competent legal advice before you sign this power of attorney if you have any questions about the document or the authority you are granting to your agent.

DESIGNATION OF AGENT

I, **WILLIAM EDWARD RISON**, name the following person as my agent:

Name of Agent: **SHERRY LYNETTE RISON**
Agent's Address: P.O. Box 755, Newburg, MD 20664
Agent's Telephone Number: 301-259-0089

DESIGNATION OF SUCCESSOR AGENT(S)

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

Name of Successor Agent: **WALTER ARTHUR RISON**
Successor Agent's Address: 6425 Mason Springs Road, La Plata, MD 20646
Successor Agent's Telephone Number: 240-776-5200

GRANT OF GENERAL AUTHORITY

I, **WILLIAM EDWARD RISON**, grant my agent and any successor agent, with respect to each subject listed below, the authority to do all acts that I could do to:

- (1) Contract with another person, on terms agreeable to the agent, to accomplish a purpose of a transaction and perform, rescind, cancel, terminate, reform, restate, release, or modify the contract or another contract made by or on behalf of the principal;
- (2) Execute, acknowledge, seal, deliver, file, or record any instrument or communication the agent considers desirable to accomplish a purpose of a transaction;
- (3) Seek on the principal's behalf the assistance of a court or other governmental agency to carry out an act authorized in this power of attorney;
- (4) Initiate, participate in, submit to alternative dispute resolution, settle, oppose, or propose or accept a compromise with respect to a claim existing in favor of or against the principal or intervene in litigation relating to the claim;
- (5) Engage, compensate, and discharge an attorney, accountant, discretionary investment manager, expert witness, or other advisor;
- (6) Prepare, execute, and file a record, report, or other document to safeguard or promote the principal's interest under a statute or regulation and communicate with representatives or employees of a government or governmental subdivision, agency, or instrumentality, on behalf of the principal; and
- (7) Do lawful acts with respect to the subject and all property related to the subject.

My agent's authority shall include the authority to act as stated below with regard to each of the following subjects:

SUBJECTS AND AUTHORITY

REAL PROPERTY. With respect to this subject, I authorize my agent to: demand, buy, sell, convey, lease, receive, accept as a gift or as security for an extension of credit, or otherwise acquire or reject an interest in real property or a right incident to real property; pledge or mortgage an interest in real property or right incident to real property as security to borrow money or pay, renew, or extend the time of payment of a debt of the principal or a debt guaranteed by the principal, including a reverse mortgage; release, assign, satisfy, or enforce by litigation or otherwise a mortgage, deed of trust, conditional sale contract, encumbrance, lien, or other claim to real property that exists or is asserted; and manage or conserve an interest in real property or a right incident to real property owned or claimed to be owned by the principal, including:

- (1) insuring against liability or casualty or other loss;
- (2) obtaining or regaining possession of or protecting the interest or right by litigation or otherwise;
- (3) paying, assessing, compromising, or contesting taxes or assessments or applying for and receiving refunds in connection with them; and
- (4) purchasing supplies, hiring assistance or labor, and making repairs or alterations to the real property.

STOCKS AND BONDS. With respect to this subject, I authorize my agent to: buy, sell, and exchange stocks and bonds; establish, continue, modify, or terminate an account with respect to stocks and bonds; pledge stocks and bonds as security to borrow, pay, renew, or extend the time of payment of a debt of the principal; receive certificates and other evidences of ownership with respect to stocks and bonds; exercise voting rights with respect to stocks and bonds in person or by proxy, enter into voting trusts, and consent to limitations on the right to vote.

BANKS AND OTHER FINANCIAL INSTITUTIONS. With respect to this subject, I authorize my agent to: continue, modify, transact all business in connection with, and terminate an account or other banking arrangement made by or on behalf of the principal; establish, modify, transact all business in connection with, and terminate an account or other banking arrangement with a bank, trust company, savings and loan association, credit union, thrift company, brokerage firm, or other financial institution selected by the agent; contract for services available from a financial institution, including renting a safe deposit box or space in a vault; deposit by check, money order, electronic funds transfer, or otherwise with, or leave in the custody of, a financial institution money or property of the principal; withdraw, by check, money order, electronic funds transfer, or otherwise, money or property of the principal deposited with or left in the custody of a financial institution; receive statements of account, vouchers, notices, and similar documents from a financial institution and act with respect to them; enter a safe deposit box or vault and withdraw or add to the contents; borrow money and pledge as security personal property of the principal necessary to borrow money or pay, renew, or extend the time of payment of a debt of the principal or a debt guaranteed by the principal; make, assign, draw, endorse, discount, guarantee, and negotiate promissory notes, checks, drafts, and other negotiable or nonnegotiable paper of the principal or payable to the principal or the principal's order, transfer money, receive the cash or other proceeds of those transactions; and apply for, receive, and use credit cards and debit cards, electronic transaction authorizations, and traveler's checks from a financial institution.

INSURANCE AND ANNUITIES. With respect to this subject, I authorize my agent to: continue, pay the premium or make a contribution on, modify, exchange, rescind, release, or terminate a contract procured by or on behalf of the principal that insures or provides an annuity to either the principal or another person, whether or not the principal is a beneficiary under the contract; procure new, different, and additional contracts of insurance and annuities for the principal and select the amount, type of insurance or annuity, and mode of payment; pay the premium or make a contribution on, modify, exchange, rescind, release, or terminate a contract of insurance or annuity procured by the agent; apply for and receive a loan secured by a contract of insurance or annuity; surrender and receive the cash surrender value on a contract of insurance or annuity; exercise an election; exercise investment powers available under a contract of

insurance or annuity; change the manner of paying premiums on a contract of insurance or annuity; change or convert the type of insurance or annuity with respect to which the principal has or claims to have authority described in this section; apply for and procure a benefit or assistance under a statute or regulation to guarantee or pay premiums of a contract of insurance on the life of the principal; collect, sell, assign, hypothecate, borrow against, or pledge the interest of the principal in a contract of insurance or annuity; select the form and timing of the payment of proceeds from a contract of insurance or annuity; pay, from proceeds or otherwise, compromise or contest, and apply for refunds in connection with a tax or assessment levied by a taxing authority with respect to a contract of insurance or annuity or the proceeds or liability from the contract of insurance or annuity accruing by reason of the tax or assessment.

CLAIMS AND LITIGATION. With respect to this subject, I authorize my agent to: assert and maintain before a court or administrative agency a claim, claim for relief, cause of action, counterclaim, offset, recoupment, or defense, including an action to recover property or other thing of value, recover damages sustained by the principal, eliminate or modify tax liability, or seek an injunction, specific performance, or other relief; act for the principal with respect to bankruptcy or insolvency, whether voluntary or involuntary, concerning the principal or some other person, or with respect to a reorganization, receivership, or application for the appointment of a receiver or trustee that affects an interest of the principal in property or other thing of value; pay a judgment, award, or order against the principal or a settlement made in connection with a claim or litigation; and receive money or other thing of value paid in settlement of or as proceeds of a claim or litigation.

BENEFITS FROM GOVERNMENTAL PROGRAMS OR CIVIL OR MILITARY SERVICE (including any benefit, program, or assistance provided under a statute or regulation including Social Security, Medicare, and Medicaid). With respect to this subject, I authorize my agent to: execute vouchers in the name of the principal for allowances and reimbursements payable by the United States or a foreign government or by a state or subdivision of a state to the principal; enroll in, apply for, select, reject, change, amend, or discontinue, on the principal's behalf, a benefit or program; prepare, file, and maintain a claim of the principal for a benefit or assistance, financial or otherwise, to which the principal may be entitled under a statute or regulation; initiate, participate in, submit to alternative dispute resolution, settle, oppose, or propose or accept a compromise with respect to litigation concerning a benefit or assistance the principal may be entitled to receive under a statute or regulation; and receive the financial proceeds of a claim described above and conserve, invest, disburse, or use for a lawful purpose anything so received.

RETIREMENT PLANS (including a plan or account created by an employer, the principal, or another individual to provide retirement benefits or deferred compensation of which the principal is a participant, beneficiary, or owner, including a plan or account under the following sections of the Internal Revenue Code:

- (1) an individual retirement account under [Internal Revenue Code Section 408, 26 U.S.C. § 408](#);
- (2) a Roth individual retirement account under [Internal Revenue Code Section 408\(a\), 26 U.S.C. § 408\(a\)](#);

- (3) a deemed individual retirement account under Internal Revenue Code Section 408(q), 26 U.S.C. § 408(q);
- (4) an annuity or mutual fund custodial account under Internal Revenue Code Section 403(b), 26 U.S.C. § 403(b);
- (5) a pension, profit-sharing, stock bonus, or other retirement plan qualified under Internal Revenue Code Section 401(a), 26 U.S.C. § 401(a);
- (6) a plan under Internal Revenue Code Section 457(b), 26 U.S.C. § 457(b);
- (7) a nonqualified deferred compensation plan under Internal Revenue Code Section 409(a), 26 U.S.C. § 409(a)).

With respect to this subject, I authorize my agent to: select the form and timing of payments under a retirement plan and withdraw benefits from a plan; make a rollover, including a direct trustee-to-trustee rollover, of benefits from one retirement plan to another; establish a retirement plan in the principal's name; make contributions to a retirement plan; exercise investment powers available under a retirement plan; borrow from, sell assets to, or purchase assets from a retirement plan.

I recognize that granting my agent the authority to create or change a beneficiary designation for a retirement plan may affect the benefits that I may receive if that authority is exercised. If I grant my agent the authority to designate the agent, the agent's spouse, or a dependent of the agent as a beneficiary of a retirement plan, the grant may constitute a taxable gift by me and may make the property subject to that authority taxable as a part of the agent's estate. Therefore, if I wish to authorize my agent to create or change a beneficiary designation for any retirement plan, and in particular if I wish to authorize the agent to designate as my beneficiary the agent, the agent's spouse, or a dependent of the agent, I will explicitly state this authority in the Special Instructions section that follows or in a separate power of attorney.

TAXES. With respect to this subject, I authorize my agent to: prepare, sign, and file federal, state, local, and foreign income, gift, payroll, property, federal insurance contributions act, and other tax returns, claims for refunds, requests for extension of time, petitions regarding tax matters, and other tax-related documents, including receipts, offers, waivers, consents, including consents and agreements under Internal Revenue Code Section 2032(a), 26 U.S.C. § 2032(a), closing agreements, and other powers of attorney required by the Internal Revenue Service or other taxing authority with respect to a tax year on which the statute of limitations has not run and the following 25 tax years; pay taxes due, collect refunds, post bonds, receive confidential information, and contest deficiencies determined by the Internal Revenue Service or other taxing authority; exercise elections available to the principal under federal, state, local, or foreign tax law; and act for the principal in all tax matters for all periods before the Internal Revenue Service, or other taxing authority.

SPECIAL INSTRUCTIONS

I, **WILLIAM EDWARD RISON**, grant my agent and any successor agent, with respect to each additional power listed below, the authority to do all acts that I could do to:

- (1) **USE ASSETS FOR ME OR FOR OTHERS.** Use any assets which my agent in the

liberal exercise of discretion considers appropriate for my support or health, or for the support, health or education of any child or descendant of mine or of any person who in fact is dependent on me. However, no agent may use any assets in a manner which would discharge any legal obligation solely of the agent.

- (2) **SATISFY CHARITABLE PLEDGES.** Satisfy my written charitable pledges, whether or not they are supported by legal consideration.
- (3) **MAKE CHARITABLE AND FAMILY GIFTS.** Make gifts on my behalf to charitable organizations and/or members of my family in whatever amounts my agent considers desirable, taking into consideration all relevant factors, including tax savings and my general pattern of giving, if any. However, no agent may make any gift to himself unless he has been included as a recipient of prior gifts I have made, and no agent may make any gift which would discharge any legal obligation of the agent.
- (4) **MAKE LOANS.** Make loans, upon whatever terms, periods of time, and security my agent considers advisable.
- (5) **RECEIVE PROPERTY.** Receive all sums of money, dividends, interest, debts, gifts, legacies, and other property of any nature due to me.
- (6) **REGISTER IN NOMINEE FORM.** Register any property in the name of a nominee or in other form without disclosure of my interest.
- (7) **CARRY ON BUSINESS.** Without filing reports with any court, continue, incorporate, enter into, or carry on in my behalf any business, whether as a stockholder, general or limited partner, or sole or joint owner, or otherwise; invest whatever assets may be needed in the business; employ agents to operate the business; serve in any capacity with the business; enter into a shareholder's agreement; receive reasonable compensation for services, in addition to compensation for general services as my agent; and reorganize, liquidate, merge, consolidate, or transfer the business or any part of it.
- (8) **ENTER INTO TRUST AGREEMENT OR FUND ANY EXISTING TRUST.** Enter into any trust agreement on my behalf, and prescribe its terms, including its dispositive provisions, and transfer any assets I may own, either real or personal property, into this trust or transfer any portion or all of my assets into any trust I may have created during my lifetime.
- (9) **CHANGE A RETIREMENT PLAN BENEFICIARY DESIGNATION.** Create or change a beneficiary designation for any retirement plan, including the authorization to designate as my beneficiary the agent, the agent's spouse, or a dependent of the agent.
- (10) **ESTABLISH A NEW RESIDENCY OR DOMICILE.** Establish a new residency or domicile for me, from time to time, within or without the state of Maryland, for such purposes as my agent shall deem appropriate, including but not limited to any purpose for which this power of attorney was created.

- (11) DO ALL THINGS WITH FINAL AUTHORITY. Do all things which I would be able to do myself with all of my property, including real and personal property, whether standing in my name alone or in my name with any other person or persons. All decisions made by my agent in good faith are binding on all persons.
- (12) DEAL WITH DIGITAL ASSETS. Access, handle, distribute, deactivate, and dispose of my digital assets. "Digital assets" includes files stored on my digital devices, including, but not limited to, computers, tablets, smartphones, and any similar digital device which exists or such comparable items as technology develops. "Digital assets" also includes, but is not limited to, emails, email accounts, digital music, digital photographs, digital videos, software licenses, social network accounts, file sharing accounts, financial accounts, domain registrations, DNS service accounts, web hosting accounts, online stores, and other online accounts and similar digital items which currently exist or such comparable items as technology develops.

EFFECTIVE DATE

This power of attorney is effective immediately.

NOMINATION OF GUARDIAN

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:

(x) My agent (or successor agent) named above.

SIGNATURE AND ACKNOWLEDGMENT

October 29, 2014
Date

William Edward Rison
WILLIAM EDWARD RISON
P.O. Box 755
Newburg, MD 20664

STATE OF MARYLAND
COUNTY OF Prince George's

This document was acknowledged before me on October 29, 2014, by WILLIAM EDWARD RISON to be his act.



Denise A. Martin (SEAL)
Signature of Notary
My commission expires: 3/1/2017

WITNESS ATTESTATION

The foregoing power of attorney was, on the date written above, published and declared by **WILLIAM EDWARD RISON** in our presence to be his power of attorney. We, in his presence and at his request, and in the presence of each other, have attested to the same and have signed our names as attesting witnesses.

Victoria Chan-Palao

Witness #1 Signature

Victoria Chan-Palao

Name Printed

4000 Mitchellville Rd, #222

Address

Bowie, MD 20716

City, State & Zip

301-805-6080

Telephone Number

Denise A. Martin

Witness #2 Signature

Denise A. Martin

Name Printed

4000 Mitchellville Rd.,
Address Ste. 222

Bowie, MD 20716

City, State & Zip

301-805-6080

Telephone Number

The foregoing Maryland Statutory Form Personal Financial Power of Attorney was prepared in compliance with Md. Code Ann., Est. & Trusts § 17-201, and must be given full force and effect pursuant to Md. Code Ann., Est. & Trusts § 17-104.

Prepared by: McChesney & Dale, P.C., 4000 Mitchellville Rd., Ste. 222, Bowie, MD 20716
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