

## DURABLE POWER OF ATTORNEY

BY THIS DURABLE POWER OF ATTORNEY, I, HAROLD ROSEN, of Broward County, Florida, appoint as my attorney in fact to manage my affairs, my Son, DAVID KARGMAN ROSEN as attorney-in-fact.

This durable power of attorney is not terminated by subsequent incapacity of the principal except as provided in chapter 709, Florida Statutes. All acts done by my attorney in fact pursuant to this power shall bind me, my heirs, devisees and personal representatives. This Power of Attorney is nondelegable.

The authorities granted below pertain to any interest in property owned by me, including, without limitation, my interest in all real property, including homestead real property, all personal property, tangible or intangible; all property held in any type of joint tenancy, including a tenancy in common, joint tenancy with right of survivorship, or a tenancy by the entirety; all property over which I hold a general, limited or special power of appointment; chooses in action; any and all other contractual or statutory rights or elections, including, but not limited to, any rights or elections in any probate or similar proceeding to which I am or may become entitled to; and all such property now owned or hereafter acquired by me.

I hereby grant to my attorney the power to perform the following acts which are initialed by me:

1. HR Authority to conduct all banking transactions as set forth in F.S. 709.2208(1), including the authority to enter into my safe deposit box(es).
2. HR Authority to conduct all investment transactions as set forth in F.S. 709.2208(2).
3. HR Authority to create an inter vivos trust (including a Qualified Income Trust, revocable or irrevocable, for my benefit and that of my spouse and issue that I may have power to create myself;
4. HR Authority to transfer any or all of my tangible or intangible personal property or real property to any trust created by me or by my agent, to the extent permitted by such trust or trusts (the fact that the attorney in fact may be a remainderman or a beneficiary in connection with any such transfer hereunder shall not affect the validity thereof, nor by itself, constitute a breach of his or her fiduciary duty hereunder).
5. HR Authority to withdraw from any trust, whether revocable or irrevocable, in which I have a current beneficial interest, such amounts of the principal or accrued or collected but undistributed income of such trusts as I would be permitted to receive or withdraw, pursuant to any right of receipt or withdrawal contained in such trusts.
6. HR With respect to a trust created by or on behalf of the principal, authority to amend, modify, revoke, or terminate the trust, but only if the trust instrument explicitly provides for amendment, modification, revocation, or termination by the settlor's agent.

7. \_\_\_\_\_ Authority to make a gift outright to, or for the benefit of, a person a gift of any of the principal's property, including by the exercise of a presently exercisable general power of appointment held by the principal, in an amount per donee not to exceed the annual dollar limits of the federal gift tax exclusion under 26 U.S.C. s. 2503(b), as amended, without regard to whether the federal gift tax exclusion applies to the gift, or if the principal's spouse agrees to consent to a split gift pursuant to 26 U.S.C. s. 2513, as amended, in an amount per donee not to exceed twice the annual federal gift tax exclusion limit; and Consent, pursuant to 26 U.S.C. s. 2513, as amended, to the splitting of a gift made by the principal's spouse in an amount per donee not to exceed the aggregate annual gift tax exclusions for both spouses.
8. HR Authority to create or change rights of survivorship.
9. HR Authority to create or change a beneficiary designation.
10. HR Authority to waive the principal's right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan.
11. HR Authority to disclaim property and powers of appointment.
12. HR Authority to execute stock powers or similar documents on behalf of the principal and delegate to a transfer agent or similar person the authority to register any stocks, bonds, or other securities into or out of the principal's or nominee's name.
13. HR Authority to rent, lease for any term, exchange, convey or mortgage real property, including homestead property and deliver all instruments conveying or encumbering title to property owned by me alone as well as any owned by me and other person jointly, which documents may include, but are not limited to, contracts, deeds, affidavits, bills of sale, closing statements, mortgages, notes and such other instruments as may be required to carry out the purposes herein expressed.
14. HR Authority to execute stock powers or similar documents on behalf of the principal and delegate to a transfer agent or similar person the authority to register any stocks, bonds, or other securities into or out of the principal's or nominee's name.
15. HR Authority to collect all sums of money and other property that may be payable or belonging to me, and to execute receipts, releases, cancellations or discharges.
16. HR Authority to settle any account in which I have any interest and to pay or receive the balance of that account as the case may require.
17. HR Authority to prosecute, defend and settle all actions or other legal proceedings affecting my estate or any part of it or affecting any matter in which I may be concerned in any way

18. HR Authority to borrow money on such terms and with such security as my attorney in fact may think fit and to execute all notes, mortgages and other instruments that my attorney in fact finds necessary or desirable.
19. HR Authority to execute on my behalf any tax return, including, but not limited to income and gift tax returns and act for me in any examination, audit, hearing, conference or litigation relating to taxes, including authority to file and prosecute refund claims, and enter into any settlements and to execute Form 2848, Power of Attorney in favor of a third party, on my behalf.
20. HR Authority to apply to the US Postal service to have my mail forwarded to any address deemed appropriate by my attorney in fact.
21. HR Authority to negotiate and sign contracts, forms and other documents and take any steps necessary for my placement in or services of a hospital, assisted living facility, nursing home, home health care agency or health maintenance organization as my attorney in fact deems fit.
22. HR Authority to employ as investment counsel, custodians, brokers, accountants, appraisers, attorneys at law or other agents, such persons, firms or organizations, including my said attorney in fact and any firm of which my said attorney in fact may be a member or employee, as deemed necessary or desirable; to pay such persons, firms or organizations such compensation as is deemed reasonable; and to determine whether or not to act upon the advice of any such agent without liability for acting or failing to act thereon.
23. HR Authority to execute any document on my behalf for the purpose of qualifying for any public or private benefits including but not limited to Medicaid, Medicare, Social Security, Social Security Income, Social Security Disability Income or food stamp; and if when applying for Medicaid benefits, and my income exceeds the income cap, to create an irrevocable income trust, create trust accounts with banks therefor, obtain an employer identification number for such trust, and to transfer all or so much of my income to said trust as will enable me to qualify for Medicaid benefits.

Except as otherwise limited by applicable law, or by this durable power of attorney, my attorney in fact has full power and authority to perform, without prior court approval 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, and even though my attorney in fact may also be acting individually or on behalf of any other person or entity interested in the same matters.

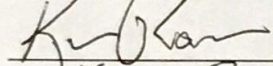
This instrument is executed by me in the state of Florida, but it is my intention that this Power of Attorney shall be exercisable in any other state or jurisdiction where I may have any property or interests in property. Failure on the part of any third party to accept this Durable Power of Attorney may subject such third party to potential liability for unreasonably refusing to honor it pursuant to F.S. 709.08.

By the execution of this Durable Power of Attorney, I hereby expressly give unto my named said attorney in fact and his/her successors 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 I might or could do if personally present, with full power of substitution and revocation, and hereby ratify and confirm all acts of my attorney in fact or his/her successors which he/she may lawfully do or cause to be done pursuant to this power.

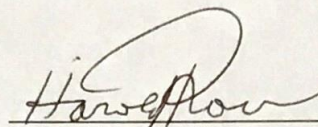
Any act that is done under this power between the revocation of this instrument and notice of the revocation to my attorney in fact shall be valid unless the person claiming the benefit of the act had notice of that revocation.

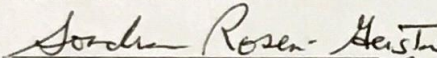
IN WITNESS WHEREOF, I have set my hand and seal on the 11 day of MAY, 2019.

Signed, Sealed and Delivered  
in the Presence of:

  
\_\_\_\_\_  
Kevin Rosen

Typed/Printed Name of Witness

  
\_\_\_\_\_  
HAROLD ROSEN

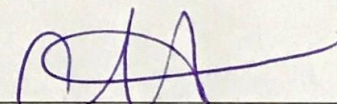
  
\_\_\_\_\_  
Sandra Rosen-Gerst

Typed/Printed Name of Witness

STATE OF FLORIDA            )  
  ) S.S.:  
COUNTY OF BROWARD        )

The foregoing instrument was acknowledged before me this 11 day of MAY, 2019 by HAROLD ROSEN, who is personally known to me or who has produced Driver License as identification and who did/did not take an oath.

My Commission Expires:

  
\_\_\_\_\_  
Notary Public, State of Florida

Christine Schreiber

