

**POWER OF ATTORNEY TO FINANCE REAL ESTATE**

**NOTICE**

THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU.

THIS POWER OF ATTORNEY DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS, BUT WHEN POWERS ARE EXERCISED, YOUR AGENT MUST USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS POWER OF ATTORNEY.

YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME INCAPACITATED, UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THESE POWERS OR YOU REVOKE THESE POWERS OR A COURT ACTING ON YOUR BEHALF TERMINATES YOUR AGENT'S AUTHORITY.

YOUR AGENT MUST KEEP YOUR FUNDS SEPARATE FROM YOUR AGENT'S FUNDS.

A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS YOUR AGENT IS NOT ACTING PROPERLY.

THE POWERS AND DUTIES OF AN AGENT UNDER A POWER OF ATTORNEY ARE EXPLAINED MORE FULLY IN 20 PA.C.S. CH. 56.

IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER OF YOUR OWN CHOOSING TO EXPLAIN IT TO YOU.

I HAVE READ OR HAD EXPLAINED TO ME THIS NOTICE AND I UNDERSTAND ITS CONTENTS.

\_\_\_\_\_  
(Principal)

\_\_\_\_\_  
(Date)

KNOW ALL MEN BY THESE PRESENTS: That I, \_\_\_\_\_ do hereby make, constitute and appoint, \_\_\_\_\_ my true and lawful Agent for me and in my name, place and stead, giving and granting unto my said Agent full power and authority to execute a mortgage and note, in the amount of \$ \_\_\_\_\_, dated \_\_\_\_\_, and do all acts necessary to complete the finance of the following described real estate in \_\_\_\_\_ County, Pennsylvania:

**SEE EXHIBIT "A" ATTACHED**

COMMONLY known as, \_\_\_\_\_ and all buildings located on the premises. Said Agent shall have full power and authority to sign and execute all documents and other papers required by the Lender, Title Insurance Company and any other entity involved in the Mortgage Loan transaction of the premises, granting unto my Agent full power and authority to do and perform each and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intent and purposes as I could do, if personally present, hereby ratifying and confirming all that my Agent shall lawfully do or cause to be done by virtue thereof.

This Power of Attorney shall not be affected by disability. It is my wish and intent that the authority conferred by me to my Agent pursuant to this Power of Attorney should be exercisable notwithstanding my disability, my incapacity, or subsequent disability or incapacity or uncertainty as to whether I may be dead or alive. All acts done by my Agent pursuant to the Agent's instructions during any period of disability or incompetence or uncertainty as to whether I may be dead or alive shall have the same effect and shall bind my heirs, legatees, devisees and personal representative as if I was alive, competent and not disabled.

IN WITNESS WHEREOF, I hereunto set my hand this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Witnesses:

\_\_\_\_\_

STATE OF \_\_\_\_\_ )  
 ) SS:  
COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, before me, a Notary Public, personally appeared \_\_\_\_\_, known by me or satisfactorily proven, to be the person(s) whose names(s) is/are subscribed to the within Instrument, and acknowledge that he/she (they) executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public

\_\_\_\_\_

My Commission Expires:

**AGENT ACKNOWLEDGEMENT**

I, \_\_\_\_\_, have read the attached power of attorney and am the person identified as the Agent for the principal. I hereby acknowledge that in the absence of a specific provision to the contrary in the power of attorney or in 20 PA. C.S. when I act as agent:

I shall exercise the powers for the benefit of the principal.

I shall keep the assets of the principal separate from my assets.

I shall exercise reasonable caution and prudence

I shall keep a full and accurate record of all actions, receipts and disbursements on behalf of the principal.

\_\_\_\_\_  
(Agent)

\_\_\_\_\_  
(Date)