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Land Title and Escrow Company 3010 Commercial Avenue Anacortes, WA 98221 08/30/2022 01:12 PM Pages: 1 of 11 Fees: \$213.50 Skagit County Auditor

Recording Cover Page

205/249-17
Document Title(s) (for transactions contained therein):
Power of Attorney
Reference Number(s) of Documents assigned or released:
(on page of documents(s))
n/a
Grantor(s)
Mary J. Geisel, an unmarried person as her separate property
Additional Names on page of document.
Grantee(s)
Christopher Kyle
Additional Names on page of document.
Legal Description (abbreviated i.e. lot, block, plat or section, township, range)
Lot 84, Rev Shelter Bay Div. 2
Additional legal is on page of document.
Assessor's Property Tax Parcel/Account Number
5100-002-084-0000/P128963
The Auditor/Recorder will rely on information provided on the form. The staff will not read the document to verify the
accuracy or completeness of the indexing information provided herein.

DURABLE POWER OF ATTORNEY by MARY JAN GEISEL

KNOW ALL MEN BY THESE PRESENTS, that I, MARY JAN GEISEL, a resident of Florida, do hereby revoke all previous powers of attorney which I may have heretofore granted except limited powers (i) authorizing any lawyer or certified public accountant to act on my behalf in any matter relating to Federal or state taxes; and (ii) granting access to any service or facility furnished by a bank, brokerage firm or other financial institution; provided that in either case the power is signed by me on a form authorized and supplied by the Internal Revenue Service or the financial institution involved, as the case may be.

By executing this Power of Attorney, I hereby constitute and appoint my son, CHRISTOPHER KYLE, my true and lawful attorney-in-fact (hereinafter referred to as "Attorney"), for me in my name, place, and stead. If he resigns or is otherwise unable to serve for any reason, I appoint my daughter, CHAUNTE' KASHIWA, as my Attorney. If she resigns or is unable to serve for any reason, I appoint my daughter, CAROL LEDIN, as my Attorney.

As required by Florida Statutes § 709.2202, I hereby specifically authorize my Attorney to exercise those authorities which I have initialed below:

Create an inter vivos trust, including but not limited to any such trust as may be appropriate or expedient in causing me to qualify for Medicaid or any other governmental program;

Subject to a fiduciary duty to provide for my best interests and the interests of my dependents, to execute checks, stock powers and/or certificates, deeds or any other document necessary to effect the transfer of moneys or other assets to individuals and/or trusts in continuation of any gifting program, whether such program shall have commenced prior to or subsequent to the granting of this power, whether or not I shall have individually been effecting such gifts or such were commenced by me through my power of attorney. Such gifts may be equal to or greater or less than the annual exclusion available to me for gift tax purposes. In the case of gifts to minors, such gifts may be made in accordance with the Uniform Transfers to Minors Act or any successor Act thereto, and, in the case of gifts made in trust, to execute a deed of trust for such purpose designating one or more persons, including any Attorney hereunder, as original or successor Trustees, and to make additions to an existing trust. With respect to such gifts, the donees need not be treated equally or proportionately, one or more permissible donees may be excluded entirely, and the pattern followed on the occasions of any such gift or gifts need not be followed on the occasion of any other gift or gifts. Such gifts, however, shall be limited as to donees to my issue (including any Attorney hereunder if he or she is a member of such class), and charitable organizations described in Section 501(c)(3) of the Internal Revenue Code of 1986, as amended, or any successor provisions of the Internal Revenue Code. This power shall extend at least to the annual exclusion for gift and generation skipping transfer taxes and to more sizable transfers under such program. My Attorney shall also have the power to request and receive distributions from any trust over which I may have a power of withdrawal or revocation, to make gifts to my issue, equally or unequally; provided, however, that any gifts made by my Attorney to himself or herself solely through the powers granted under this instrument shall be limited to the greater of (a) \$5,000.00, (b) 5% of the value of all assets which are subject to this power, which shall be noncumulative and which shall be exercisable only on the last day of the calendar year, or (c) such amount as is necessary to meet the health, education, maintenance, and support of my Attorney;

Waive my right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan;

Disclaim property and powers of appointment;

Create or change rights of survivorship;

Greate or change a beneficiary designation; OR

With respect to any trust created by or on behalf of me, amend, modify, revoke, or terminate such trust, but only if the said trust instrument explicitly provides for amendment, modification, revocation, or termination by my agent.

My Attorney shall represent and act for me in all matters of whatsoever kind or nature, as well as to manage and conduct all of my affairs, and for those purposes or nature which-shall-or-may-be, in the judgment-of-my-said-attorney, proper, necessary, appropriate, or expedient in the supervision and management of my business, property, and affairs, as fully and effectively in all respects as I could do if personally present. Said authority shall specifically include, but not be limited to, the full power and authority for me and in my name to exercise those powers enumerated below:

- 1. To exercise full authority to conduct banking transactions as provided in §709.2208(1), Florida Statutes, and to exercise full authority to conduct investment transactions as provided in §709.2208(2), Florida Statutes;
- 2. To pursue any litigation or administrative proceeding against any individual or entity that negligently or intentionally fails to honor this Durable Power of Attorney and thus causes such litigation or administrative proceeding, and to pursue all costs and damages, both regular and punitive, against said third party;

- To enter upon and take possession of any lands, real property, buildings, 3. tenements, or other structures, or any part, or parts thereof, that may belong to me, or to the possession whereof I may be entitled;
- To demand, ask, collect, sue for, receive, and give effectual discharges for any rents, profits, issues, or income now or which shall become due, of any and all of such real property, lands, buildings, tenements or other structures, or of any part, or parts, thereof, and to take and use all lawful proceedings for recovering the said rents, profits, issues or income, and for ejecting defaulting tenants and occupants, and for terminating the tenancy or occupation thereof, and for obtaining, recovering, and retaining possession of all or any of the premises held or occupied by such defaulter;
- To bargain, grant, sell, deed, exchange, and convey any and all real property or interest in land (including, but not limited to, any such property designated as homestead property under the laws or the Constitution of the State of Florida or any other jurisdiction) owned by me, including any proprietary lease or any stock evidencing my ownership of any cooperative apartment, and for such sum or sums of money and upon such terms and conditions, as my Attorney shall deem proper and, upon such sale, sales, or conveyances, to make, sign, seal, acknowledge, and deliver deeds with such covenants, general or special warranties, quit claim, or otherwise, as my Attorney shall deem expedient or appropriate, and to buy any real property or interest in land for such sum or sums of money and upon such terms and conditions as my Attorney shall deem fit, and to manage any such lands, and to manage, repair, alter, rebuild, or reconstruct, any buildings, houses, or other structures, or any part, or parts, thereof, that may now, or hereafter, be erected upon any such land;
- To procure, change, carry or cancel insurance against any and all risks affecting property or persons against liability, damage or claims of any sort;
- To demand, sue for, collect, recover and receive all goods, claims, debts, monies, interests, dividends, annuities, property (both real and personal) payments, legacies, bequests, devises, wares, merchandise, chattels, effects, things, and demands whatsoever which are now, or shall-hereafter-become, due, owing or belonging to me (including the right to institute any action, suit or legal proceedings, for the recovery of any land, buildings, tenements, or other structures, or any part, or parts, thereof, to the possession whereof I may be entitled), to have and take all means for the recovery thereof, by attachments, distress, replevin, garnishment, action at law, suits in equity, or otherwise, and to compromise and agree for the same, and to make, execute and deliver receipts, releases, acquittances or other sufficient discharges therefor, under seal, or otherwise, and to sue and to settle suits of any kind in my name or on my behalf;
- To make, execute, endorse, accept and deliver any and all bills of exchange, bonds, checks, drafts, notes and trade acceptances;
- To pay all sums of money, at any time or times, that may hereafter be owing by me upon any bill of exchange, check, draft, note or trade acceptance, made, executed, endorsed, and delivered by me, or for me, and in my name, by my said Attorney;

- To buy, sell, transfer, and exchange, for such price and upon such terms 10. and conditions as my Attorney shall think fit, any shares of stock or bonds of any corporation or any other securities (including, but not limited to, those issued by any State, Federal, or local government, any options, futures, mutual funds, unit trusts, whether on margin or otherwise) or any interest in any general or limited partnerships, limited liability companies, REITs, REMICs, unit investment trusts, and to exercise stock option rights relative thereto and to sign all stock certificates and stock powers and to perform and accomplish all other necessary acts of purchase, sale, transfer, exchange, or assignment (including any and all powers I may hold over or to any Individual Retirement Account or retirement plan);
- 11. To appear to vote or otherwise act as my proxy or representative in respect to such number of shares as I may be entitled to vote at any and all meetings of stockholders or partners, companies or corporations in which I now or may hereafter have stock or own an interest, and for such purpose to sign and execute any proxies or other instruments;
- To sign, seal, execute, deliver, and acknowledge deeds, leases, and 12. assignments of leases, covenants, indentures, agreements, contracts, assignments, mortgages, satisfactions of mortgages, releases, hypothecations, bills, bonds, options, notes, receipts, evidence of debt, and such other instruments in writing of whatever kind or nature;
- To receive and deposit any monies, checks, drafts, instruments, or other 13. property which may come into the possession of my Attorney with any bank, broker, savings institution, or other person or corporation, either in my name, or in the name of a nominee, and to withdraw by check or other means any such money or property to which I am from time to time entitled and which is now or shall be so received and deposited, and either applied to debts or interest payable by me or any taxes, assessments, insurance, and expenses due and payable or to become due and payable on account of my real property and personal estate, or for any of the purposes mentioned in this Power of Attorney, or for the purchase of any goods or services on my account or otherwise for my use and benefit or the investment in my name in any stocks, shares, notes, bonds, securities, or any other property (real or personal, tangible or intangible, income producing or otherwise) as my Attorney may deem proper, to receive and give receipts for any income or dividends and to receive from such investments, and to sell, assign, transfer, or otherwise dispose of all and any such investments or other investments for my use and benefit as my Attorney may deem advisable;
- To defend, settle, adjust, compound, submit to arbitration and compromise all actions, suits, accounts, reckonings, claims and demands whatsoever that now are or hereafter shall be pending between me and any person, firm or corporation in such manner and in all respects as my said Attorney shall think fit;
- To buy or sell at public or private sale for cash or credit or by any other means whatsoever, or to acquire, dispose of, repair, alter, store or manage my tangible personal property or any interest therein;

- To have all powers granted herein with respect to all and any property 16. acquired by me after the date hereof as well as the property now owned by me;
- To borrow any sum or sums of money or other property on such terms and with such security (whether real or personal property) as my Attorney may deem advisable, and for that purpose to execute and deliver all promissory notes, bonds, mortgages, deeds of trust, or pledges, and other instruments which may be necessary or proper;
- To engage, employ, and dismiss any accountants, attorneys at law, investment counsel, brokers, agents, servants, trustees, professional property managers, doctors, nurses, dentists, clerks, workmen and others, and appoint others in their place, and to pay and allow to the persons to be so employed at such salaries, wages or other remunerations, as my said Attorney shall think fit;
- To apply for and receive any government, insurance, and retirement benefits to which I may be entitled, including the right to act as my representative payee with the Social Security Administration, and to exercise any right to elect benefits or payments; to terminate, to change beneficiaries or ownership, to assign rights, to borrow or receive cash value in return for the surrender of any or all rights I may have in life insurance or annuity policies, plans or benefits, Individual Retirement Accounts, or in any retirement, profit sharing, or other employee welfare plans and benefits; and to consent or waive consent in connection with designation of beneficiaries and joint and survivor annuities under any employee benefit plan;
- To enter into, make, sign, execute and deliver, acknowledge and perform any contract, agreement, writing, or thing that may, in the opinion of my said Attorney, be necessary or proper, to be entered into, made or signed, or sealed, executed, delivered, acknowledged or performed;
- To execute all income tax and other Federal, state or local tax returns and 21. perform any and all acts that I can perform with respect to all tax matters (including, but not limited to. Federal and state income and gift taxes, self-employment taxes, payroll taxes, intangible property taxes, tangible property taxes, excise taxes, and real estate taxes) for any and all periods or years. Such power shall include, but shall not be limited to, the power to sign or issue, or both, Forms W-2, 709, 843, 941, 942, 1040, 1040A, 1040EZ, 1040X, 1040ES, 4868, 2688, 2210 and 2848 or any substitute therefor; to claim tax refunds and credits; to file protests or petitions to administrative agencies or courts regarding tax matters; to execute closing agreements, extensions or waivers of the period of limitations and any power of attorney required by the Internal Revenue Service or any state or local taxing authority with respect to any tax year; to consent to "gift-splitting" under the Federal gift tax law or any similar law; to employ others to assist and represent me in any tax matters; to permit such persons to receive confidential information concerning same; to compromise and settle tax claims or disputes; to prepare, execute and file any returns or other documents in regard to same; to file applications for homestead exemption; and to request any extension of time to perform any of the foregoing:

- To constitute and appoint, in the Attorney's place and stead, and as the 22. Attorney's substitute, one attorney, or more, for me, with full power of revocation, to the extent provided by law;
- To execute any disclaimer, renunciation or release of any part or all of any interest I may have in any estate, trust or co-ownership created by myself or any other person, without need of court approval, including but not limited to Homestead and Elective Share;
- To sign waivers, consents, authorizations and releases pertaining to my 24. health care and treatment, and to arrange for and consent to medical, therapeutical, and surgical procedures, including the administration of drugs, all on my behalf;
- To nominate a guardian or guardians of my estate for consideration by a Court if incompetency proceedings for my estate or person are hereafter commenced. In that regard, I direct my Attorney to nominate himself or herself as guardian of my estate, if able and willing to serve. Notwithstanding the foregoing, my Attorney may oppose the appointment of any Guardian if my Attorney believes that such appointment would not increase the quality of services already afforded by this Power of Attorney;
- To appoint one or more ancillary attorneys, if at any time my Attorney determines that it is necessary or desirable in his discretion to appoint one or more of such ancillary attorneys to act on my behalf in any other jurisdiction or jurisdictions. In making any such appointment, my Attorney may sign, execute, deliver, acknowledge and make declarations in any documents as may be necessary, desirable, convenient or proper in order to effectuate any such ancillary appointment, and my Attorney may grant to any ancillary attorney any or all of the powers, duties and authorities granted my Attorney hereunder, but may not grant to any such ancillary attorney the powers which are inconsistent with those powers granted to my Attorney hereunder;
- To transfer any property, real and personal, tangible and intangible, into any 27. revocable living trust or irrevocable trust created by me for my benefit and to execute any deeds or other documents necessary to effect said transfer;
- To execute any document on my behalf for the purpose of qualifying for any public/private benefit; and if when applying for Medicaid benefits, my income exceeds the income cap, to create an irrevocable income trust and to transfer so much of my income to said trust as will enable me to qualify for Medicaid benefits;
- To have free access to any safe deposit boxes which may be in my name, or in which I may have an interest, together with the right to remove the contents of any such safe deposit boxes;
- To renounce any fiduciary position to which I have been appointed, including the custodianship of any property held for the benefit of a minor; to resign from any fiduciary position in which I may be serving and either file an accounting with the d Court of competent jurisdiction or settle on receipt and release or other informal method

as my Attorney deems advisable; and to renounce or resign from any position as an officer or director of any corporation, association, or political or governmental body;

- To demand, withdraw and receive the income or corpus of any trust over which I have the power to make withdrawals and to request and receive the income or corpus of any trust with respect to which the trustee thereof has the discretionary power to make distribution(s) to me or on my behalf, as my Attorney deems appropriate in light of my needs and my overall estate planning; and to execute a receipt and release or similar document for any property so received;
- To make advance arrangements for my funeral and burial, including the purchase of a burial plot and marker, and such other related arrangements, as my Attorney deems advisable. I will seek to communicate my wishes with respect to these matters and my Attorney should rely upon such communication;
- To purchase bonds which are redeemable to pay Federal Estate Taxes at more than their market value and to borrow money in order to purchase such bonds;
- To purchase, pay the premiums on, exercise my rights to elect options, and 34. borrow against any life, casualty, health, long term care or accident insurance. The Attorney, however, is specifically prohibited from having any power or authority over any life insurance policies which the principal owns on the life of the Attorney;
- 35. To bargain, contract, buy, sell, convey, receive, mortgage, hypothecate, lease, sublet, manage, operate, repair, alter, improve, and in any way and manner to deal in and with goods and merchandise, choses in action, and other property, in possession or in action, and whether real property or tangible or intangible personal property (including, but not limited to, any homestead interest therein), upon such terms and conditions, and with such warranties and covenants, as my Attorney shall think fit;
- 36. To exercise any right to Elective Share, Dower or Curtesy in my spouse's estate:
- To make, do, transact, and manage all and every kind of business of whatsoever kind and nature and to continue the operation of any business owned by me or in which I have an interest for such time as my Attorney may deem advisable, and to sell or liquidate any such business, or interest therein, at such time and on such terms as my Attorney may deem advisable and in my best interests;
- To receive, sign, seal, execute, deliver and acknowledge any Notice of 38. Withdrawal which may come into the possession of my Attorney and to exercise any such corresponding rights of withdrawal as my attorney deems appropriate;
- My Attorney may take any action with respect to my Digital Assets my Attorney may deem appropriate, including, but not limited to, accessing, handling, distributing, disposing of, or otherwise exercising control over or exercising any right (including the right to change a terms of service agreement or other governing instrument) with respect to my Digital Assets. My Attorney may engage experts or consultants or any

other third party, and may delegate authority to such experts, consultants or third party, as necessary or appropriate to effectuate such actions with respect to my Digital Assets, including, but not limited to, such authority as may be necessary or appropriate to decrypt electronically stored information, or to bypass, reset or recover any password or other kind of authentication or authorization. This authority is intended to constitute "lawful consent" to a service provider to divulge the contents of any communication under The Stored Communications Act (currently codified as 18 U.S.C. §§ 2701 et seq.), to the extent such lawful consent is required. For purposes of this power, "Digital Assets" shall include files stored on my digital devices, including but not limited to, desktops, laptops, tablets, peripherals, storage devices, mobile telephones, smart phones, cameras, electronic reading devices and any similar digital device which currently exists or may exist as technology develops or such comparable items as technology develops, regardless of the ownership of the physical device on which the digital item is stored. "Digital Assets" shall also include, without limitation, emails received, 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, tax preparation service accounts, online stores, affiliate programs, other online accounts and similar digital items which currently exist or may exist as technology develops or such comparable items as technology develops. including any words, characters, codes, or contractual rights necessary to access such items, regardless of the ownership of the physical device upon which the digital item is stored. The authority granted under this paragraph shall extend to all Digital Assets associated with or used in connection with any business or closely held entities owned by me; and

I intend for my Attorney to be treated as I would be with respect to my rights regarding the use and disclosure of my individually identifiable health information or other medical records. This release authority applies to any information governed by the Health Insurance Portability and Accountability Act of 1996 (a/k/a HIPAA), 42 USC 1230d and 45 CFR 160-164. 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 attorney, without restriction, all of my individually identifiable health information and medical records regarding any past, present or future medical or mental health condition, including all information relating to the diagnosis and treatment of HIV/AIDS, sexually transmitted diseases, mental illness, and drug or alcohol abuse. The authority given my attorney shall supersede any prior agreement that I may have made with my health-care providers to restrict access to or disclosure of my individually identifiable health information. The authority given my Attorney 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.

Giving and granting unto my Attorney full power and authority to do so 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 personally, hereby ratifying and confirming all that my Attorney shall lawfully do or cause to be done by virtue

hereof. The foregoing enumeration of specific powers does not, and shall not, in any way control, limit, or diminish any of the other specific or general powers herein granted or which should have been granted in order to carry out the purposes herein expressed.

It is my intent in executing this instrument that the power conferred on my Attorney shall be exercisable commencing with the date hereof, notwithstanding any later disability or incapacity that I may suffer, so that this durable power of attorney shall not be terminated by the subsequent incapacity of the principal except as provided in chapter 709, Florida Statutes.

All acts done by my Attorney pursuant to the powers conferred during any period of my disability or incompetence shall have the same effect and inure to the benefit of and bind me or my heirs, devisees, and Personal Representatives, as if I were competent and not disabled, unless otherwise provided by Florida Statute. My Attorney shall not be liable for any acts or decisions made by said Attorney in good faith pursuant to the terms hereof.

For the purpose of inducing any bank, broker, custodian, insurer, lender, transfer agent, taxing authority, governmental agency or other party to act in accordance with the powers granted in this document, I hereby represent, warrant and agree that:

- A. The powers conferred on my Attorney by this document shall be exercisable by my Attorney alone, without need for court approval (except where expressly required), and my Attorney's signature or acts under the authority granted in this document shall be accepted by third parties as fully authorized by me and with the same force and effect as if I were personally present, competent and acting on my own behalf.
- B. No person who acts in reliance upon any representation that my Attorney may make regarding the scope of authority granted under this document shall incur any liability to me, my estate, my heirs, successors or assigns for permitting my Attorney to exercise any such power, nor shall any person who deals with my Attorney be required to determine or insure the proper application of funds or property.
- C. My Attorney shall have the right to seek an appropriate Court order mandating acts which my Attorney determines appropriate if a third party refuses to comply with actions taken by my Attorney which are authorized by this document, or to enjoin acts by third parties which my Attorney has not authorized.

This Durable Power of Attorney shall not be affected by disability, incompetency, or incapacity of the principal, except as provided by Statute, and is meant by me to comply with Florida Statute Chapter 709.

Witnesses:

Principal:

MARY JAN GEIŞEL

Dated: 1 ay 11, 202

STATE OF FLORIDA COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me, by means of ☑ physical presence or □ online notarization, this 1/th day of May, 2021, by MARY JAN GEISEL, who □ is personally known to me, or ☑ produced ☑ DINO ON □ as identification.

(SEAL)

LAURIE D. NELSON
MY COMMISSION # GG 125905
EXPIRES: July 19, 2021
Bonded Thru Notary Public Underwriters

Notary Public – State of Florida
My Commission Expires: 07/19/2/
My Commission number is: