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HONORABLE JAMES N. HOGAN
GLOUCESTER COUNTY CLERK
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10/30/2024
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Fee:\$ 60.00

DOCUMENT DATE: 12/21/2023

PARTIES:

FIRST PARTY-ANN D ESPOSITO
SECOND PARTY-ISIDORO D ESPOSITO

RECORD & RETURN TO:
SIMPLIFILE

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GLOUCESTER COUNTY RECORDING DATA PAGE
HONORABLE JAMES N. HOGAN, COUNTY CLERK

Prepared by:


WILLIAM A. RODIO, ESQUIRE

J# 24NJ02362
CHARGE, RECORD RETURN
TRIDENT LAND TRANSFER CO, NJ
7000 LINCOLN DRIVE EAST
SUITE 105
MARLTON, NJ 08053

GENERAL DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

THAT I, ANN D. ESPOSITO, a resident of Borough of Woodbury, County of Gloucester and State of New Jersey, hereinafter referred to as "Principal", designate my son, ISIDORO D. ESPOSITO, residing in 221 Commissioners Road, Mullica Hill, New Jersey, my attorney in fact and agent, hereinafter referred to as "Agent", in my name and for my benefits.

1. To exercise or perform any act, power, duty, right or obligation whatsoever that I now have or may hereinafter acquire, relating to any person, matter, transaction, or property, real or personal, tangible or intangible, now owned or hereafter acquired by me, including, without any limitation, the following specifically enumerated powers. I grant to my Agent, 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 Agent shall lawfully do or cause to be done by virtue of this Power of Attorney and the powers herein granted.

2. 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 banking institutions, to conduct and participate in any lawful business of whatever

nature for me and in my name, to endorse and transfer titles to any motor vehicles which I own, to prepare, sign and file Income Tax Returns or Declarations of Estimated Tax, to have access at any time or times to any safe deposit boxes rented by me, wheresoever located, with authority to remove all or a part of the contents thereof, with authority to surrender or relinquish said safe deposit box, to dispose of, sell, transfer, assign, or pledge as collateral any and all shares of stock that I may own or hereafter acquire, including other investments such as IRA Accounts, and other type retirement investments, to dispose of, buy, sell, transfer, assign, mortgage, and or pledge as collateral any and all real estate I may own or hereinafter acquire and to satisfy, compromise, or incur any debts on my behalf, past, present or in the future.

3. This instrument shall be construed and interpreted as a General Durable Power of Attorney. The enumeration of specific powers herein is not intended to, nor does it limit or restrict the general power herein granted to my Agent or his/her successor. Specifically, my Agent shall be allowed to exercise the following powers on my behalf:

- a. To make gifts or limited gifts.
- b. To create a trust for my benefit.
- c. To make additions to an existing trust for my benefit.
- d. To claim an elective share of the estate of my deceased spouse.
- e. To disclaim any interest in property.
- f. To renounce fiduciary positions.
- g. To withdraw and receive the income or corpus or a trust.
- h. To authorize my admission to a medical, nursing, residential, psychiatric, assisted living or similar facility and to enter into

agreements or contracts for my care in such facilities.

- i. To authorize medical and surgical procedures.
- j. To act on my behalf in making any and all medical or psychiatric decisions, or any decisions regarding treatment of any medical or mind-altering diseases such as Alzheimer's, neurological impairment, stroke, etc., relative to my medical or mental health and well-being.
- k. To engage in real property transactions.
- l. To engage in commodity and option transactions.
- m. To conduct banking transactions as set forth in Section 2 of P.L. 1991, c. 95 (N.J.S.A. 46:2B-11).
- n. To dispose of, buy, sell, transfer, assign or pledge as collateral, any shares of stock or bonds.
- o. To dispose of, buy, sell, transfer, assign or pledge as collateral, or liquidate any type of money market account, individual retirement account, certificate of deposit, life insurance or annuity contracts, or any other similar type of investment.
- p. To borrow money.
- q. To enter safe deposit boxes.
- r. To engage in insurance transactions.
- s. To engage in retirement plan transactions.
- t. To handle interests in estates and trusts.
- u. To pursue claims and litigation.
- v. To receive government benefits.
- w. To pursue tax matters.
- x. To apply for, on my behalf, any and all State or Federal Social Welfare Program Benefits, such as Medicaid, Medicare, Social Security Benefits, Social Security Supplemental Income Benefits, Public Assistance, Food Stamps, Homestead Rebate, Assistance

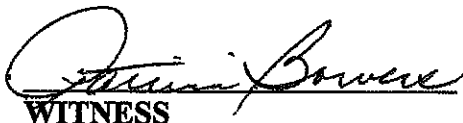
in the payment of prescriptions and other medical related cost, assistance in the payment of utility bills, property tax relief, etc.

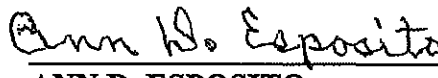
4. Third parties may rely upon the representations of my Agent as to all matters relating to any power granted to my Agent, and no person who may act in reliance upon the representations of my Agent or the authority granted to my Agent shall incur any liability to me or my estate as a result of permitting my Agent to exercise any power. Any third party may rely on a duly executed counterpart of this instrument or copy certified by my Agent to be a true copy of the original hereof, as fully and completely as if such third party had received the original of this instrument.

5. N.J.S.A. 46:2B-8 authorizes me to provide that this Power of Attorney shall not be affected by my disability as Principal, and I do hereby so provide, it being my intention that all powers conferred upon my Attorney in fact herein or any substitute designated by me shall remain at all times in full force and effect, notwithstanding my incapacity, disability, death or any uncertainty with regard thereto.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this

21st day of December, 2023.

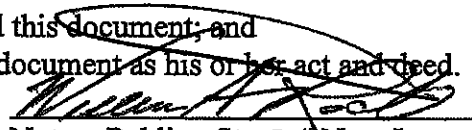

WITNESS


ANN D. ESPOSITO

STATE OF NEW JERSEY :
COUNTY OF GLOUCESTER:

I certify that on this 21st day of December, 2023, ANN D. ESPOSITO, personally came before me and acknowledged under oath, to my satisfaction, that this person:

- a) is named in and personally signed this document; and
- b) signed, sealed and delivered this document as his or her act and deed.


Notary Public in and for the State of New Jersey
Esquire
Attorney at Law
State of New Jersey

William A. Rodio, Esquire
Attorney at Law
State of New Jersey