

IRREVOCABLE POWER OF “ATTORNEY IN FACT”

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KNOW ALL MEN AND WOMEN BY THESE PRESENTS:

That this NON-STATUTORY Irrevocable Power Of “Attorney In Fact” is mutually agreed upon and permanently entered into by and between the PRINCIPLE; an “Ens Legis”, a “Corporate Fiction”; an incorporeal entity known as **JOHN HENRY DOE**© (referred to as “THE DEBTOR” herein) of the County of Hartford; and the peaceful, non-adverse non-belligerent, and non-combatant, sentient living, breathing, flesh-and-blood homo-sapien, known by the distinctive appellation **John-Henry: Doe**, the “Attorney In Fact” (referred to as “Secured Party” herein).

BE IT ACKNOWLEDGED that for its personal and commercial use and benefit, in order to protect and secure all THE DEBTOR’s rights, and property including without limitation to the “Collateral” as well as all products and proceeds that arise therefrom, THE DEBTOR hereby irrevocably, warrants, declares, covenants, constitutes, conveys, makes, appoints, and immediately upon execution of this Irrevocable Power Of “Attorney In Fact” authorizes and grants Secured Party, as its true and lawful “Attorney In Fact”, and authorized representative with full power and authority to act as substitution for, and in the place and stead of THE DEBTOR for all intents and purposes to do all and every act and deed whatsoever requisite and necessary as THE DEBTOR might, or could do if actually present.

Additionally, Secured Party has full, complete, and total power and authority to act whether in the name of THE DEBTOR, name of Secured Party, or in the name of Secured Party’s assignee; with or without notice to, assent by, or consideration from THE DEBTOR, and at the absolute and sole discretion of Secured Party as to what is in the best interest of THE DEBTOR. Accordingly, THE DEBTOR hereby expressly grants Secured Party full, complete, and total authority and authorization with respect to any and all of THE DEBTOR’s rights, and property including without limitation to the following:

1. With respect to any and all Real, Tangible, and Intangible, property, its property interest including without limitations to the products, proceeds and transactions therefrom, THE DEBTOR hereby authorizes Secured Party at their sole discretion to:
 - a. Buy, insure, receive, accept, sell, assign, use, alter, repair, restore, exchange, convey, lease, levy, release, reject, mortgage, encumber, partition or consent to partitioning, subdivide, apply for zoning, rezoning or other permits, pledge, sublet to others with or without covenants, quitclaim including perform an act of management, acquire ownership or possession of, create a security interest in, accept as a gift or as security for a loan for and demand or otherwise acquire an interest in, ownership or possession of, and rights to any and all THE DEBTOR’s Real, Tangible, and Intangible property on behalf of THE DEBTOR.
2. With respect to any and all personal, commercial and every other type of banking, investment, and financial institutions, accounts, including without limitations to the products, proceeds and transactions therefrom, THE DEBTOR hereby authorizes Secured Party at their sole discretion to:
 - a. buy, sell, exchange, assign, receive, settle, establish, continue, amend, modify, reform, release, rescind, revoke, cancel, and terminate, any and all types of legal relations with respect to financial instruments including without limitation to any accounts or other banking arrangement made with a bank, trust company, savings and loan association, credit union, thrift company, brokerage firm, or other financial institution; and receive statements, vouchers, notices, or similar documents from any aforementioned institution and act with respect to those documents selected by Secured Party, by or on behalf of THE DEBTOR;
 - b. establish, continue, modify, terminate any contract including contracts to procure any services, rent and enter into safety deposit box or vault space and withdraw from or add to its contents;
 - c. borrow, pay, discharge, renew extend time of any debts; and make, assign, draw, endorse, discount, guarantee, and negotiate any money, promissory notes, bills of exchange, checks, drafts, or other negotiable or nonnegotiable paper of THE DEBTOR, or payable to THE DEBTOR or THE DEBTOR’s order to receive the cash or other proceeds of those transactions, to accept a draft drawn by a person on THE DEBTOR, and to pay THE DEBTOR when due;
 - d. invest in any bonds, stocks, mutual funds, certificates of deposits, securities, commodity futures contracts, call and put options, and any other financial instruments, enter into voting trusts, withdrawal by check or order any money or

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property of THE DEBTOR deposited with any depositor repository and any other financial and/or investment institution; and

- e. apply for receive, and act on behalf of THE DEBTOR with respect to any letters of credit, credit cards, and traveler's checks, draft, warehouse receipt, or other negotiable or nonnegotiable instrument and give and/or receive an indemnity or other agreement in connection with letters of credit; and consent to an extension of the time of payment with respect to commercial paper or a financial transaction with a financial institution.
3. With respect to any and all business operations and transactions including without limitations to the products, and proceeds therefrom, THE DEBTOR hereby authorizes Secured Party at their sole discretion to:
 - a. Establish, continue, operate, modify, renegotiate, extend, buy, put additional capital into, sell, liquidate, enlarge, reduce, or terminate any business or part of a business, or contract made with a homo-sapien, a legal entity, firm, association, or corporation and the like, by or on behalf of THE DEBTOR with respect to the business before and/or after execution of this Irrevocable Power Of “Attorney In Fact” on the terms that Secured Party considers desirable.
 - b. Perform a duty, discharge a liability, or exercise any right, power, privilege, or option that THE DEBTOR has, or may have, in relation to its business operations including operate, buy, sell, enlarge, reduce, enforce the terms of, or terminate a business interest whether or not THE DEBTOR is under any partnership agreement including general or limited.
 4. With respect to Insurances and Annuities including without limitation to any transactions, products and proceeds therefrom, THE DEBTOR hereby authorizes Secured Party at their sole discretion to:
 - a. Continue, rescind, revoke, reform, release, amend, modify, cancel, terminate, render void, any contract procured by or on behalf of THE DEBTOR that insures or provides an annuity to either THE DEBTOR or any other person, whether or not THE DEBTOR is a beneficiary under the contract;
 - b. Procure new, different, or additional insurance contracts and annuities for THE DEBTOR or THE DEBTOR’s spouse, children, and other dependents and select the amount, type of insurance or annuity, and method of payment;
 - c. Pay the premium or assessment on, rescind, revoke, reform, release, amend, modify, cancel, terminate, render void, any insurance contract or annuity procured by THE DEBTOR or Secured Party;
 5. With respect to stocks, bonds, commodities, and options including without limitation to transactions, and the products and proceeds therefrom, THE DEBTOR hereby authorizes Secured Party at their sole discretion to:
 - a. Establish, continue, buy, sell, modify, exchange, assign, settle, exercise, receive and/or terminate any and all types of securities, commodity futures contracts and call and put options on stocks and stock indexes traded on a options exchanges and financial instruments, including without limitation to bonds; mutual funds; any and all certificates and other evidences of ownership with respect to securities; exercise voting rights with respect to securities in person or by proxy; enter into voting trusts; and consent to limitations on the right to vote;
 6. With respect to any and all estate, trusts and other beneficiary transactions including without limitations to the products, and proceeds that arise therefrom, THE DEBTOR hereby authorizes Secured Party at their sole discretion to:
 - a. Accept, reject, receive, receipt for, sell, assign, release, pledge, exchange, discharge, or consent to a reduction in or modification of a share in or payment from the fund(s);
 7. With respect to any and all Retirement Planning and Transactions as well as Social Security, Disability, Medicare, Medicaid and/or other governmental services, programs, and benefits, without limitations to the products, and proceeds that arise therefrom THE DEBTOR hereby authorizes Secured Party at their sole discretion to:
 - a. Apply for; select payment options, exercise the investment powers, and make rollovers of; borrow, receive, endorse, purchase assets, and receive cash payments from; make voluntary contributions, sell assets, and request and receive information relating to; assign or change the assignment of a beneficiary or benefits payable by; discharge, and/or waive THE DEBTOR’s right to receive all or a portion of benefits payable by any retirement plans, notwithstanding whether THE DEBTOR’s employment is self- employment or some other type of employment;
 8. With respect to any and all personal and family matters and the maintenance thereof, THE DEBTOR hereby authorizes

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Secured Party at their sole discretion to:

- a. Perform any and all acts necessary to maintain the customary standard of living of THE DEBTOR, THE DEBTOR’s wife, children and any other flesh-and-blood homo-sapien supported by THE DEBTOR including:
 - i. providing any dwelling, whether by purchase, lease, or other contract;
 - ii. Making any and all payments for the operations costs thereof without limitation to, interests, amortization payments, repairs, taxes (if applicable), on premises owned by THE DEBTOR and occupied by the aforementioned homo-sapiens;
 - iii. Provide money for shelter, food, clothing, medical, surgical, hospitalization, custodial care, education, and other living costs, without limitation to domestic help, usual vacations and travel expenses, and continue any provision made by THE DEBTOR in relation to automobiles or other means of transportation, registering, licensing, insuring, and replacing the automobiles or other means of transportation;
 - iv. Open and maintain any accounts as described in section (8a) for the convenience of those homo- sapiens;
 - v. Receive, sign for, open, read, forward, respond to, THE DEBTOR’s mail and represent THE DEBTOR before all mail service providers in all matters relating to THE DEBTOR’s mail;
9. With respect to any and all Tax matters concerning THE DEBTOR, Secured Party at their sole discretion may:
 - a. Act for THE DEBTOR in all tax matters including prepare, sign, file, pay, and discharge; any federal, state, local, foreign, income, gift, and payroll, taxes; receive confidential information including; requests for extension of time; exercise any election available to THE DEBTOR; make claims and collect refunds; post bonds; and/or contest deficiencies; and take any other actions in relation to the tax matters of THE DEBTOR.
10. With respect to any and all claims and litigation matters THE DEBTOR hereby authorizes Secured Party at their sole discretion to perform any lawful act THE DEBTOR could perform including without limitation to:
 - a. assert, prosecute, intervene, discharge, accept for value, and bring any action before a court or administrative agency, to determine a claim, a claim for relief, a counterclaim, an adverse claim or an offset against a flesh-and-blood homo-sapien, a legal entity, or a government, including an action or litigation to;
 - i. recover property or other thing of value;
 - ii. recover damages sustained by THE DEBTOR;
 - iii. eliminate or modify tax liability;
 - iv. seek an injunction, specific performance, or obtain any other relief.
 - b. Additionally Secured Party at their sole discretion may use any available procedure to effect or satisfy any judgment, order, or decree without limitation to: submit to arbitration; settle and propose or accept a compromise with respect to a claim or litigation; including offer of judgment, admission of facts, submission of a controversy on an agreed statement of facts, consent to examination before trial and, act for THE DEBTOR and receive money or anything of value paid in settlement of or proceeds of any claim or litigation; pay a judgment against THE DEBTOR or a settlement made in connection with a claim or litigation against THE DEBTOR from any of THE DEBTOR’s accounts, and receive money or other thing of value paid in settlement of or as proceeds of a claim or litigation;
11. With respect to any and all digital assets including without limitations to any interest, and the products, proceeds and transactions therefrom THE DEBTOR hereby authorizes Secured Party at their sole discretion to:
 - a. Have full access, use, and control of any and all digital property of THE DEBTOR including all of its contents including without limitation to all the power to access, use and control THE DEBTOR’s digital devices, including but not limited to, personal computers, servers, desktop computers, laptop computers, tablet PCs, peripherals, networking devices, storage devices, storage media, mobile phones, smartphones, digital cameras, webcams, digital audio and video recorders, accessories, and any other digital device which currently exists or may exist as technology develops, for the purpose of accessing, modifying, deleting, controlling or transferring THE DEBTOR’s digital assets, The power granted herein also includes the power to access, modify, delete, control and transfer THE DEBTOR’s digital assets, including but not limited to, THE DEBTOR’s computer files, data and software, THE DEBTOR’s email, email accounts, phone accounts, phone records, text messages, digital music, digital audio and video recordings, digital

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photographs, images, graphics, animations, metadata, presentations, software licenses, social media/network accounts, file sharing accounts, storage accounts, financial accounts, online financial accounts, utility accounts, reward accounts, benefit accounts, receipts, warranties, guarantees, business accounts, business records, legal records, investment accounts, insurance accounts, bookkeeping and accounting programs and accounts, credit card, loan, and bank accounts, and any other financial accounts, tax preparation service accounts, tax records, domain registrations, DNS and VPN service accounts, website accounts, blog accounts, forums, online shopping, services and bill payment, travel and lodging accounts, affiliate programs, membership accounts, subscription accounts, intellectual property, and any other online accounts and similar digital items which currently exist or may exist as technology develops, and access to personal files containing medical records, credit reports, personal email, correspondence, diaries, writings, photos or videos, employment records, client records, dating websites, political websites, hobby or game websites, or any and all other files and accounts on behalf of THE DEBTOR that Secured Party deems requisite and necessary to access and use.

12. In general, Secured Party, at their sole discretion may perform any legal and/or lawful acts that THE DEBTOR may perform with respect to any and all of the provisions provided herein;
13. THE DEBTOR does hereby expressly covenants, and agrees, that the terms and conditions in accordance with this Irrevocable Power Of “Attorney In Fact” shall not exclude, limit, or preclude Secured Party from exercising any and all of THE DEBTOR’s rights, and that Secured Party shall be free to engage in any acts that Secured Party at their sole and absolute discretion deems is in the best interest of THE DEBTOR, and may perform any act and deed requisite and necessary with or without notice to, assent by, or consideration from THE DEBTOR, to perfect protect and secure, Secured Party’s security interest in any and all THE DEBTOR’s property and rights including without limitation to the “Collateral” and the products and proceeds that arise therefrom;
14. The power granted by this Irrevocable Power Of “Attorney In Fact” supersedes any and all current and former Power Of Attorney powers, cures all previous signatures given by THE DEBTOR and/or on THE DEBTOR’s behalf. The power granted by this Irrevocable Power Of “Attorney In Fact”, is given as security for the indebtedness, and the authority hereby conferred is and shall be Irrevocable, is not affected by THE DEBTOR’s subsequent disability or incapacity, is not affected by lapse of time, and shall remain in full force and effect until renounced by Secured Party. The powers conferred on Secured Party under this and subsequent Power Of Attorneys are solely to protect Secured Party’s interests in the collateral and shall not impose any duty upon Secured Party to exercise any such powers;
15. THE DEBTOR does hereby expressly covenant and agrees that Secured party shall be compensated from any of THE DEBTOR’s accounts, for Secured Party performing their duties in accordance with the Security Agreement and this Irrevocable Power Of “Attorney In Fact”;
16. THE DEBTOR does hereby expressly covenant and agrees that Secured party shall be reimbursed for each, every and all expenses incurred on behalf of THE DEBTOR for performing their duties in accordance with Commercial Security Agreement #JHD03121987-CSA-123456789-SA, all the related documents thereof and this Irrevocable Power Of “Attorney In Fact”;
17. THE DEBTOR does hereby expressly covenants, agrees, and grants Secured Party, the power to apply the property included the collateral to make outright gifts for the benefit of any homo-sapien and at any amount that Secured Party at their sole and absolute discretion deems requisite and necessary to give.
18. THE DEBTOR does hereby expressly covenants, and agrees that Secured Party, at their sole and absolute discretion may authorize another man or woman to exercise any powers granted in accordance with this Irrevocable Power Of “Attorney In Fact”;
19. THE DEBTOR does hereby expressly covenants, and agrees, to indemnify and hold harmless any third party who receives a copy of this document and acts upon it in good faith, from any claims that may arise against the third party because of reliance on this Irrevocable Power Of “Attorney In Fact”.

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SIGNATURES

THE DEBTOR, as PRINCIPLE acknowledges and agrees to all the terms and conditions of this Irrevocable Power Of "Attorney In Fact" and Secured Party, as THE DEBTOR's authorized representative and "ATTORNEY IN FACT", accepts for value THE DEBTOR's signature as representative of all derivations thereof in accord with the Uniform Commercial Code.

This Irrevocable Power Of "Attorney In Fact" is dated: 18th day of June Two Thousand Twenty Two.

DEBTOR: JOHN HENRY DOE©

By: _____

JOHN HENRY DOE©, DEBTOR

DEBTOR Signature

The DEBTOR acknowledges and agrees to be legally bound to all the terms and conditions of this Hold Harmless and Indemnity Agreement.

Acknowledgement
united states of America
state of New Jersey s.a.
county of Providence

Autographed before me this _____ day of _____ document does not constitute any adhesion, nor does it alter my status in any manner. The purpose for notary is verification and identification only and not for entrance into any foreign jurisdiction.

Subscribed and Affirmed before me on this day of _____, 2022.

Notary Public

First Witness

Secured Party: John-Henry: Doe©

By: _____

JOHN HENRY DOE©, Secured Party Creditor

U.C.C. 1-308, Jus soli Autograph

Autograph Common Law Trade-name

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Secured Party accepts for value this Hold Harmless and Indemnity Agreement and any and all of the DEBTOR's property including the collateral list described on Schedule A.

Acknowledgement
united states of America
state of New Jersey s.a.
county of Providence

Autographed before me this _____ day of _____ document does not constitute any adhesion, nor does it alter my status in any manner. The purpose for notary is verification and identification only and not for entrance into any foreign jurisdiction.

Subscribed and Affirmed before me on this day of _____, 2022.

Notary Public

First Witness