

Power of Attorney New York Statutory Short Form

(a) CAUTION TO THE PRINCIPAL: Your Power of Attorney is an important document. As the "principal," you give the person whom you choose (your "agent") authority to spend your money and sell or dispose of your property during your lifetime without telling you. You do not lose your authority to act even though you have given your agent similar authority.

When your agent exercises this authority, he or she must act according to any instructions you have provided or, where there are no specific instructions, in your best interest. "Important Information for the Agent" at the end of this document describes your agent's responsibilities.

Your agent can act on your behalf only after signing the Power of Attorney before a notary public.

You can request information from your agent at any time. If you are revoking a prior Power of Attorney, you should provide written notice of the revocation to your prior agent(s) and to any third parties who may have acted upon it, including the financial institutions where your accounts are located.

You can revoke or terminate your Power of Attorney at any time for any reason as long as you are of sound mind. If you are no longer of sound mind, a court can remove an agent for acting improperly.

Your agent cannot make health care decisions for you. You may execute a "Health Care Proxy" to do this.

The law governing Powers of Attorney is contained in the New York General Obligations Law, Article 5, Title 15. This law is available at a law library, or online through the New York State Senate or Assembly websites, www.senate.state.ny.us or www.assembly.state.ny.us.

If there is anything about this document that you do not understand, you should ask a lawyer of your own choosing to explain it to you.

(b) DESIGNATION OF AGENT(S):

I, MICHAEL D. FITZPATRICK, residing at 328 Fenimore Avenue, Uniondale, New York 11553 (516-414-7930), hereby appoint:

My sister-in-law, LEONARDA M. CANANIA-FITZPATRICK ("LEONARDA"), who resides at 328 Fenimore Avenue, Uniondale, New York 11553 (917-325-4014), AND my brother, MARK FITZPATRICK ("MARK") who resides at 328 Fenimore Avenue, Uniondale, New York 11553 (516-564-1605) as my agents

If you designate more than one agent above, they must act together unless you initial the statement below.

My agents may act SEPARATELY.

(c) DESIGNATION OF SUCCESSOR AGENT(S): (OPTIONAL)

If my agent designated above is unable or unwilling to serve, I appoint as my successor agent(s):

() My successor agents may act SEPARATELY.

You may provide for specific succession rules in this section. Insert specific provisions here:

(d) This POWER OF ATTORNEY shall not be affected by my subsequent incapacity unless I have stated otherwise below, under "Modifications".

(e) This POWER OF ATTORNEY DOES NOT REVOKE any Powers of Attorney previously executed by me unless I have stated otherwise below, under "Modifications".

If you do NOT intend to revoke your prior Powers of Attorney, and if you have granted the same authority in this Power of Attorney as you granted to another agent in a prior Power of Attorney, each agent can act separately unless you indicate under "Modifications" that the agents with the same authority are to act together.

(f) GRANT OF AUTHORITY:

To grant your agent some or all of the authority below, either (1) Initial the bracket at each authority you grant, or (2) Write or type the letters for each authority you grant on the blank line at (P), and initial the bracket at (P). If you initial (P), you do not need to initial the other lines.

I grant authority to my agent(s) with respect to the following subjects as defined in sections 5-1502A through 5-1502N of the New York General Obligations Law:

- () (A) real estate transactions;
- () (B) chattel and goods transactions;
- () (C) bond, share, and commodity transactions;
- () (D) banking transactions;
- () (E) business operating transactions;
- () (F) insurance transactions;
- () (G) estate transactions;

- (H) claims and litigation;
- (I) personal and family maintenance. If you grant your agent this authority, it will allow the agent to make gifts that you customarily have made to individuals, including the agent, and charitable organizations. The total amount of all such gifts in any one calendar year cannot exceed five hundred dollars;
- (J) benefits from governmental programs or civil or military service;
- (K) health care billing and payment matters; records, reports, and statements;
- (L) retirement benefit transactions;
- (M) tax matters;
- (N) all other matters;
- (O) full and unqualified authority to my agent(s) to delegate any or all of the foregoing powers to any person or persons whom my agent(s) select;
- (P) EACH of the matters identified by the following letters:
(A), (B), (C), (D), (E), (F), (G), (H), (I), (J), (K), (L), (M), (N) and (O)
 You need not initial the other lines if you initial line (P).

(g) MODIFICATIONS: (OPTIONAL)

In this section, you may make additional provisions, including language to limit or supplement authority granted to your agent. However, you cannot use this Modifications section to grant your agent authority to make gifts or changes to interests in your property. If you wish to grant your agent such authority, you MUST complete the Statutory Gifts Rider.

- (Q) to access any and all of my safe deposit boxes maintained at any Financial institution, and to remove any or all of the contents thereof;
- (R) to nominate a guardian to act on my behalf in providing personal needs and/or for property management in the event of my subsequent disability or incompetence;
- (S) to exercise any and all options, elections, rights and privileges given to me under the terms of any governmental program or entitlement, including but not limited to Veteran's Benefits, Social security, Medicare, and Medicaid;
- (T) to revoke any and all prior Powers of Attorney executed by me;
- (U) each of the above matters identified by the following letters: (A) through (O), and (Q) through (T).
- (V) I HEREBY REVOKE ALL PRIOR POWERS OF ATTORNEY EXECUTED BY ME.

(h) CERTAIN GIFT TRANSACTIONS: STATUTORY GIFTS RIDER (OPTIONAL)

In order to authorize your agent to make gifts in excess of an annual total of \$500 for all gifts described in (I) of the grant of authority section of this document (under personal and family maintenance), you must initial the statement below and execute a Statutory Gifts Rider at the same time as this instrument. Initialing the statement below by itself does not authorize your agent to make gifts. The preparation of the Statutory Gifts Rider should be supervised by a lawyer.

(MF) (SGR) I grant my agent authority to make gifts, in accordance with the terms and conditions of the Statutory Gifts Rider that supplements this Statutory Power of Attorney.

(i) DESIGNATION OF MONITOR(S): (OPTIONAL)

If you wish to appoint monitor(s), initial and fill in the section below:

I wish to designate _____,

whose address is _____ as

monitor, to serve in such capacity hereunder. Upon the request of the monitor(s), my agent(s) must provide the monitor(s) with a copy of the Power of Attorney and a record of all transactions done or made on my behalf. Third parties holding records of such transactions shall provide the records to the monitor(s) upon request.

(j) COMPENSATION OF AGENT(S): (OPTIONAL)

Your agent is entitled to be reimbursed from your assets for reasonable expenses incurred on your behalf. If you ALSO wish your agent(s) to be compensated from your assets for services rendered on your behalf, initial the statement below. If you wish to define "reasonable compensation", you may do so above, under "Modifications".

(MM) My agent(s) shall be entitled to reasonable compensation for services rendered

(k) ACCEPTANCE BY THIRD PARTIES: I agree to indemnify the third party for any claims that may arise against the third party because of reliance on this Power of Attorney. I understand that any termination of this Power of Attorney, whether the result of my revocation of the Power of Attorney or otherwise, is not effective as to a third party until the third party has actual notice or knowledge of the termination.

(l) TERMINATION: This Power of Attorney continues until I revoke it or it is terminated by my death or other event described in section 5-1511 of the General Obligations Law.

Section 5-1511 of the General Obligations Law describes the manner in which you may revoke your Power of Attorney, and the events which terminate the Power of Attorney.

(m) SIGNATURE AND ACKNOWLEDGMENT:

In Witness Whereof I have hereunto signed my name on Aug 6, 2019.

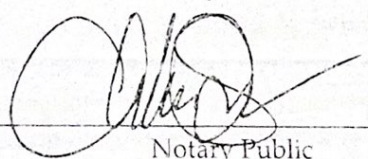
PRINCIPAL signs here: => Michael D. Fitzpatrick
MICHAEL D. FITZPATRICK

STATE OF NEW YORK)

) ss.:

COUNTY OF NASSAU)

On the 6th day of AUGUST, 2019, before me, the undersigned, a Notary Public in and for said state, personally appeared MICHAEL D. FITZPATRICK, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.



Notary Public

CHRISTIAN STAPLES
Notary Public, State of New York
No. 02916097433
Qualified in Queens County
Commission Expires on August 18, 20 19

(n) IMPORTANT INFORMATION FOR THE AGENT:

When you accept the authority granted under this Power of Attorney, a special legal relationship is created between you and the principal. This relationship imposes on you legal responsibilities that continue until you resign or the Power of Attorney is terminated or revoked. You must:

- (1) act according to any instructions from the principal, or, where there are no instructions, in the principal's best interest;
- (2) avoid conflicts that would impair your ability to act in the principal's best interest;
- (3) keep the principal's property separate and distinct from any assets you own or control, unless otherwise permitted by law;
- (4) keep a record of all receipts, payments, and transactions conducted for the principal; and
- (5) disclose your identity as an agent whenever you act for the principal by writing or printing the principal's name and signing your own name as "agent" in either of the following manner: (Principal's Name) by (Your Signature) as Agent, or (your signature) as Agent for (Principal's Name).

You may not use the principal's assets to benefit yourself or anyone else or make gifts to yourself or anyone else unless the principal has specifically granted you that authority in this document, which is either a Statutory Gifts Rider attached to a Statutory Short Form Power of Attorney or a Non-Statutory Power of Attorney. If you have that authority, you must act according to any instructions of the principal or, where there are no such instructions, in the principal's best interest. You may resign by giving written notice to the principal and to any co-agent, successor agent, monitor if one has been named in this document, or the principal's guardian if one has been appointed. If there is anything about this document or your responsibilities that you do not understand, you should seek legal advice.

Liability of agent:

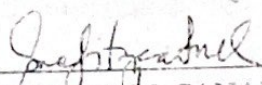
The meaning of the authority given to you is defined in New York's General Obligations Law, Article 5, Title 15. If it is found that you have violated the law or acted outside the authority granted to you in the Power of Attorney, you may be liable under the law for your violation.

(o) AGENT'S SIGNATURE AND ACKNOWLEDGMENT OF APPOINTMENT: It is not required that the principal and the agent(s) sign at the same time, nor that multiple agents sign at the same time.

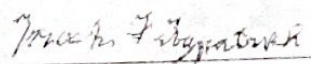
I, LEONARDA M. CANANIA-FITZPATRICK, have read the foregoing Power of Attorney. I am identified therein as agent for the principal named therein.

I, MARK FITZPATRICK, have read the foregoing Power of Attorney. I am identified therein as agent for the principal named therein.

I acknowledge my legal responsibilities.

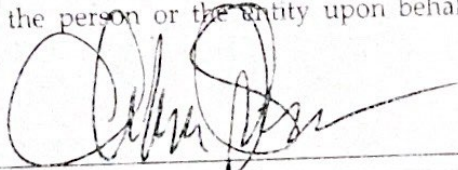
Agent signs here: => 
LEONARDA M. CANANIA - FITZPATRICK

I acknowledge my legal responsibilities.

Agent signs here: => 
MARK FITZPATRICK

STATE OF NEW YORK)
) ss.:
COUNTY OF NASSAU)

On the 6th day of AUGUST, in the year 2019, before me, the undersigned, a Notary Public in and for said state, personally appeared LEONARDA M. CANANIA - FITZPATRICK, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the person or the entity upon behalf of which the person acted, executed the instrument.


Notary Public

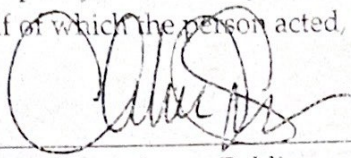
CHRISTIAN STAPLES
Notary Public, State of New York
No. 007234003
Office in Nassau County
Commission Expires on August 13, 2019

STATE OF NEW YORK)

) ss.:

COUNTY OF NASSAU)

On the 6th day of AUGUST, in the year 2019, before me, the undersigned, a Notary Public in and for said state, personally appeared **MARK FITZPATRICK**, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the person or the entity upon behalf of which the person acted, executed the instrument.



Notary Public

CHRISTIAN STAPLES
Notary Public, State of New York

Commission Expires on August 16, 2019

AFFIDAVIT THAT POWER OF ATTORNEY IS IN FULL FORCE

(Sign before a notary public)

STATE OF NEW YORK

COUNTY OF _____ ss.:

being duly sworn, deposes and says:

1. The Principal within did, in writing, appoint me as the Principal's true and lawful ATTORNEY(S)-IN-FACT in the within Power of Attorney.
2. I have no actual knowledge or actual notice of revocation or termination of the Power of Attorney by death or otherwise, or knowledge of any facts indicating the same. I further represent that the Principal is alive, has not revoked or repudiated the Power of Attorney and the Power of Attorney still is in full force and effect.
3. I make this affidavit for the purpose of inducing

to accept delivery of the following Instrument(s), as executed by me in my capacity as the ATTORNEY(S)-IN-FACT, with full knowledge that this affidavit will be relied upon in accepting the execution and delivery of the Instrument(s) and in paying good and valuable consideration therefor

Sworn to before me on

this _____ day of _____, 20____

Notary Public

Power of Attorney
New York Statutory Gifts Rider
Authorization For Certain Gift Transactions

CAUTION TO THE PRINCIPAL: This OPTIONAL rider allows you to authorize your agent to make gifts in excess of an annual total of \$500 for all gifts described in (I) of the Grant of Authority Section of the Statutory Short Form Power of Attorney (under personal and family maintenance), or certain other gift transactions during your lifetime. You do not have to execute this rider if you only want your agent to make gifts described in (I) of the Grant of Authority section of the Statutory Short Form Power of Attorney and you initialed "(I)" of the Grant of Authority section of the Statutory Short Form Power of Attorney and you initialed "(I)" on that section of that form. Granting any of the following authority to your agent gives your agent the authority to take actions which could significantly reduce your property or change how your property is distributed at your death. "Certain gift transactions" are described in section 5-1514 of the General Obligations Law. This Gifts Rider does not require your agent to exercise granted authority, but when he or she exercises this authority, he or she must act according to any instructions you provide, or otherwise in your best interest.

This Gifts Rider and the Power of Attorney it supplements must be read together as a single instrument.

Before signing this document authorizing your agent to make gifts, you should seek legal advice to ensure that your intentions are clearly and properly expressed.

(a) GRANT OF LIMITED AUTHORITY TO MAKE GIFTS

Granting gifting authority to your agent gives your agent the authority to take actions which could significantly reduce your property. If you wish to allow your agent to make gifts to himself or herself, you must separately grant that authority in subdivision (c) below.

To grant your agent the gifting authority provided below, initial the bracket to the left of the authority.

(___) I grant authority to my agent to make gifts to my spouse, children and more remote descendants, and parents, not to exceed, for each donee, the annual federal gift tax exclusion amount pursuant to the Internal Revenue Code. For gifts to my children and more remote descendants, and parents, the maximum amount of the gift to each donee shall not exceed twice the gift tax exclusion amount, if my spouse agrees to split gift treatment pursuant to the Internal Revenue Code. This authority must be exercised pursuant to my instructions, or otherwise for purposes which the agent reasonably deems to be in my best interest.

(b) MODIFICATIONS:

Use this section if you wish to authorize gifts in amounts smaller than the gift tax exclusion amount, in amounts in excess of the gift tax exclusion amount, gifts to other beneficiaries or other gift transactions. Granting such authority to your agent gives your agent the authority to take actions which could significantly reduce your property and/or change how your property is distributed at your death. If you wish to authorize your agent to make gifts to himself or herself, you must separately grant that authority in subdivision (c) below.

I grant the following authority to my agent to make gifts pursuant to my instructions, or otherwise for purposes which the agent reasonably deems to be in my best interest.

- (A) To open, modify, or terminate any deposit account, savings account, certificate of deposit account, or brokerage account, including without limitation any such account that I may own and maintain, either individually or as a joint tenant with any other individual, at any financial institution;
- (B) To open, modify, or terminate any deposit account, savings account, certificate of deposit account, or brokerage account in trust form as described in section 7-5.1 of the Estates, Powers and Trusts Law, and designate or change the beneficiary or beneficiaries of such account;
- (C) To open, modify, or terminate any transfer on death account as described in Part Four of Article 13 of the Estates, Powers and Trusts Law, and designate or change the beneficiary or beneficiaries of such account;
- (D) To change the beneficiary or beneficiaries of any contract of insurance on my life and of any annuity contract I may own;
- (E) To procure new, different or additional contracts of insurance on my life, or annuity contracts for my benefit and to designate the beneficiary or beneficiaries of any such insurance or annuity contracts;
- (F) To designate or change the beneficiary or beneficiaries of any and all types of retirement benefits or plans which I may own or to which I am entitled, including, without limitation, employment pension plans, traditional individual retirement accounts, Roth individual retirement accounts, inherited individual retirement accounts, 401(k) plan benefits, 403(b) plan benefits, and KEOGH plan benefits;

[] (G) To create, fund, amend, add to or terminate revocable or irrevocable inter vivos trusts, without restriction, and to accept any transfers or distributions from any trustee of any trust, to otherwise benefit any family member of mine in need of funds, or to otherwise benefit me;

[] (H) To create, change or terminate any other property interests that I may own or with respect to which I may have rights of survivorship, and to designate or change the beneficiary or beneficiaries therein;

[] (I) To make lifetime gifts to individuals or organizations that qualify as tax exempt organizations under Section 501(c)(3) of the Internal Revenue Code, in unlimited amounts, and to the extent of all of my assets, and without restriction, including the forgiveness of indebtedness, for estate planning purposes, tax planning purposes, as an advancement, in order to carry out my customary pattern of giving, to otherwise benefit a family member of mine in need of funds, or to otherwise benefit me;

[] (J) To create or dissolve any foreign or domestic corporation, partnership, limited partnership or limited liability company and to enter into such buy-sell and buy-out agreements, including option and repurchase agreements as may be desirable;

[] (K) To exercise any and all elective rights (including, but not limited to the Generation Skipping Tax exemption under Chapter 13 of the Internal Revenue Code) and rights to disclaim any and all interests in which I have or may have under the Internal Revenue Code, the law of any State or subdivision or municipality thereof, and/or of the District of Columbia and to waive or consent to the waiver by any person of any such rights;

[MF] (L) Each of the above matters identified by the following letters:

(A), (B), (C), (D), (E), (F), (G), (H), (I), (J) and (K).

(c) GRANT OF SPECIFIC AUTHORITY FOR AN AGENT TO MAKE GIFTS TO HIMSELF OR HERSELF: (OPTIONAL)

If you wish to authorize your agent to make gifts to himself or herself, you must grant that authority in this section, indicating to which agent(s) the authorization is granted, and any limitations and guidelines.

(ME) I grant specific authority for the following agent(s) to make the following gifts to himself or herself: LEONARDA M. CANANIA-FITZPATRICK and MARK FITZPATRICK

[MF] (A) To create, fund, amend, add to or terminate revocable or irrevocable inter vivos trusts, without restriction, and to accept any transfers or distributions from any trustee of any trust, to otherwise benefit any family member of mine in need of funds, or to otherwise benefit me, including for the benefit of any agent or attorney in fact acting under this power of attorney (it being my intention to waive the rule of undivided loyalty and any other conflict of interest rule which might otherwise apply);

[MF] (B) To make lifetime gifts to individuals or organizations that qualify as tax exempt organizations under Section 501(c)(3) of the Internal Revenue Code, in unlimited amounts, and to the extent of all of my assets, and without restriction, including the forgiveness of indebtedness, for estate planning purposes, tax planning purposes, as an advancement, in order to carry out my customary pattern of giving, to otherwise benefit a family member of mine in need of funds, or to otherwise benefit me, including for the benefit of any agent or attorney in fact acting under this power of attorney (it being my intention to waive the rule of undivided loyalty and any other conflict of interest rule which might otherwise apply).

This authority must be exercised pursuant to my instructions, or otherwise for purposes which the agent reasonably deems to be in my best interest.

(d) ACCEPTANCE BY THIRD PARTIES: I agree to indemnify the third party for any claims that may arise against the third party because of reliance on this Statutory Gifts Rider.

(e) SIGNATURE OF PRINCIPAL AND ACKNOWLEDGMENT:

In Witness Whereof I have hereunto signed my name on Aug 6, 2019

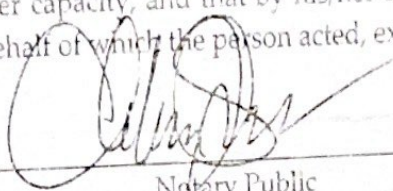
PRINCIPAL signs here:

Michael D. Fitzpatrick
MICHAEL D. FITZPATRICK

STATE OF NEW YORK)
COUNTY OF NASSAU)

) ss.:

On the 6th day of August, 2019, before me, the undersigned, a Notary Public in and for said state, personally appeared **MICHAEL D. FITZPATRICK** personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the person, or the entity upon behalf of which the person acted, executed the instrument.



Notary Public

CHRISTIAN STAPLES
Notary Public, State of New York
Commission Expires on August 18, 2019

SIGNATURES OF WITNESSES:

By signing as a witness, I acknowledge that the principal signed the Statutory Gifts Rider in my presence and the presence of the other witness, or that the principal acknowledged to me that the principal's signature was affixed by him or her or at his or her direction. I also acknowledge that the principal has stated that this Statutory Gifts Rider reflects his or her wishes and that he or she has signed it voluntarily. I am not named herein as a permissible recipient of gifts.

Max Baz
Signature of witness 1

6/6/19
Date

Max Bazante
Print Name

524 Lucille ave
Address

Elmont, NY, 11003
City, State, Zip code

[Signature]
Signature of witness 2

AUGUST 6, 2019
Date

CHRISTIAN STAPES
Print Name

14 STONEY AVENUE
Address

Central Islip NY 11722
City, State, Zip code

(g) This document prepared by: Annabel Bazante Law, PLLC
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Elmont, New York 11003
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FAX: (516) 305-5912
www.annabelbazante.com