

Submitted electronically by "Hicks, Freddy, Washburn & Brummitt, PC" in compliance with North Carolina statutes governing recordable documents and the terms of the submitter agreement with the Granville County Register of Deeds

- C. Stocks and Bonds
- D. Commodities and Options
- E. Banks and Other Financial Institutions
- F. Operation of Entity or Business
- G. Insurance and Annuities
- H. Estates, Trusts and Other Beneficial Interests
- I. Claims and Litigation
- J. Personal and Family Maintenance
- K. Benefits from Governmental Programs or Civil or Military Service
- L. Retirement Plans
- M. Taxes

ARTICLE III
GRANT OF SPECIFIC AUTHORITY

I expressly grant my Agent the authority to do the following specific acts:

A. Gifts.

1. The power to make gifts of any interest in my real or personal property, including the exercise of a presently exercisable general power of appointment held by me, to anyone including my Agents named herein.

2. My Agent may consent on my behalf pursuant to Section 2513 of the Code to the splitting of gifts made by my spouse, which, if made on my behalf by my Agent, would be authorized by this Paragraph A.

B. Create or Change Rights of Survivorship. The power to create, change or terminate any ownership arrangement, including bank and brokerage accounts, in which I am a joint tenant owning an interest with one or more other persons with rights of survivorship.

C. Create or Change a Beneficiary Designation. The power to create a new beneficiary designation or change an existing beneficiary designation of any retirement plan or insurance or annuity contract or other account at any financial institution in which I have an interest, *except that my Agent cannot increase my Agent's interest as a designated beneficiary unless my Agent is my spouse, or an issue, parent or sibling of mine.*

D. Delegate Authority Granted Under the Power of Attorney. The power to delegate to another person any of the authority granted to my Agent or engage another person on my behalf. If an appointment of another Agent is necessary, my Agent may appoint such person and revoke the appointment.

E. Waive My Right to be a Beneficiary of a Joint and Survivor Annuity. The power to waive my right to be a beneficiary of any joint and survivor annuity, including a survivor benefit under a retirement plan. This waiver of rights shall apply to an annuity or retirement plan which is owned by me or in which I am a participant or a beneficiary.

F. Exercise Fiduciary Powers that I Have Authority to Delegate. The power to exercise any fiduciary powers that I have authority to delegate.

G. **Renounce or Disclaim Property.** The power to renounce or disclaim in whole or in part any interest in real or personal property to which I may have succeeded. This power shall include, but shall not be limited to, the power to renounce in accordance with Chapter 31B of the General Statutes any interest in real or personal property to which I may have succeeded, including any interest of a person described in subdivisions (1) through (9e) of General Statutes Section 31B-1(a).

H. **Exercise Authority Over Digital Assets.** The power to exercise authority over any digital asset of mine, including:

1. Any power appropriate to access, manage, control, value, transfer or delete any digital asset of mine and to employ any consultant or agent to assist in accessing, decrypting or handling any such digital asset.

2. To obtain access, modify, delete or control my passwords and any other electronic credentials associated with my digital devices and digital assets of mine.

3. Pursuant to Chapter 36F of the General Statutes, the power to exercise authority over the content of any electronic communication sent or received by me and to request disclosure of the content of any such electronic communication, any catalogue of any such electronic communication and any other digital asset of mine.

For purposes of this Paragraph H, the reference to “any digital asset of mine” means an electronic record in which I have a right or interest

I. **Dealings with Revocable Trusts.** The power to exercise my powers as grantor of a revocable trust with respect to (i) the revocation and amendment of the revocable trust, (ii) the addition to the revocable trust of all or any part of my interest in real or personal property, and (iii) the disposition of the property of the revocable trust and the power to create a revocable trust with me as grantor, except that the exercise of the powers granted in this Paragraph I shall not alter the designation of beneficiaries to receive property on my death under my existing estate plan.

J. **Consent to Modification or Termination of Irrevocable Trusts.** The power to exercise my power as grantor of a noncharitable irrevocable trust to consent to the modification or termination of the trust but only if the modification or termination cannot accelerate or increase my Agent’s interest in the trust if my Agent is a beneficiary of the trust.

K. **Exercise of Powers with Respect to Decanting.** The power to exercise my powers as grantor of a noncharitable irrevocable trust with respect to the intended exercise of the decanting power by an authorized fiduciary under the North Carolina Uniform Trust Decanting Act to establish a second trust which would be a grantor trust as to me, as grantor of the first trust.

L. **Exercise of Powers Over Offices Held by Me.** The power to renounce, accept or resign from, on my behalf, any offices which I may hold or have the right to hold, including fiduciary positions, and appoint on my behalf any fiduciary, including my Agent, which I may have the right to appoint, and to renounce any such right on my behalf.

M. **Holding Property in Nominee Form.** The power to register and hold any securities or other property in the name of a nominee or in any other form without disclosure of the agency relationship, or to hold the same in such form that they will pass by delivery.

N. **Custodial Trusts.** The power to direct the administration or distribution of or to terminate any custodial trust established for my benefit under a uniform custodial trust act, and the power to determine whether I am incapacitated or whether my incapacity has ceased for the purposes of any such custodial trust.

O. **Authority to Borrow from Agent.** The authority to borrow under General Statutes Sections 32C-2-204, 32C-2-205, and 32C-2-208 shall include the authority to borrow from my Agent, individually.

P. **Lend Money.** The power (i) to lend money upon any terms and conditions, (ii) to modify, renew or extend the time for payment of any obligation, secured or unsecured, payable to me for any period or periods of time and upon any terms and conditions, and (iii) to foreclose as an incident to the collection of any obligation, any deed of trust or other lien securing such obligation, to bid on the property at such foreclosure sale or otherwise acquire the property without foreclosure and to retain the property so obtained.

Q. **HIPAA.** In addition to the foregoing, effective immediately and continuously until my death or revocation by a writing signed by me or someone authorized to make health care treatment decisions for me, I authorize all healthcare providers or other covered entities to disclose to my attorney-in-fact, upon request from said attorney-in-fact, any information, oral or written, regarding my physical or mental health, including, but not limited to, medical and hospital records, including what is otherwise private, privileged, protected or personal health information, including but not limited to, health information as defined and described in the Health Insurance Portability and Accountability Act of 1996 (Public Law 104-191, 110 Stat. 2024), the regulations promulgated thereunder and any other state or local laws and rules. Information disclosed by a healthcare provider or other covered entity may be redisclosed and may no longer be subject to the privacy rules provided by 45 CFR § 164.

ARTICLE IV
LIMITATIONS ON EXERCISE OF POWERS BY AGENT

Unless otherwise specifically provided in this power of attorney, my Agent may not (i) exercise authority under this power of attorney to create in my Agent, or in an individual to whom my Agent owes a legal obligation of support, an interest in my property whether by gift, right of survivorship, beneficiary designation, disclaimer or otherwise or (ii) deal with insurance policies which I may own on the life of my Agent.

ARTICLE V
MISCELLANEOUS MATTERS RELATED TO MY AGENT

A. **Guardianship.** I nominate my Agent acting under this power of attorney to be my general guardian or the guardian of my estate if protective proceedings for my estate have begun after I execute this power of attorney.

B. **Accountings.** My Agent shall keep a record of all receipts, disbursements, and transactions made on my behalf, but my Agent is not required to disclose such records to me or anyone else unless ordered by a court or requested by me or my guardian, or upon my death by my personal representative or the successor in interest of my estate. The default duty to account in General Statutes Section 32C-1-114(b)(7) shall not apply to my Agent.

C. **Revocation of Agent's Authority.** In addition to other events or occurrences revoking my Agent's authority under this power of attorney, I may revoke that authority and remove my Agent by a writing executed by me and delivered to my Agent in person or to my Agent's last known address by certified or registered mail return receipt requested.

D. **Resignation of Agent.** My Agent shall have the right to resign by giving written notice of resignation to me if I am not incapacitated or if I am incapacitated to the guardian of my estate, the guardian of my person or my general guardian if one has been appointed and any coagent or, if none, the successor agent next designated.

E. **Mandatory Duties of Agent.** My Agent has the following mandatory duties:

1. If my Agent accepts the authority under this power of attorney, then in exercising a power granted to my Agent, my Agent shall act in accordance with my reasonable expectations if known and, otherwise, in my best interests, in good faith, and only within the scope of the authority granted in this power of attorney.

2. Notwithstanding a grant of authority to do an act described in Article III of this power of attorney, my Agent may exercise such authority only as my Agent determines is consistent with my objectives if actually known by my Agent and, if unknown, as my Agent determines is consistent with my best interests based on all relevant factors, which may include those set out in General Statutes Section 32C-2-201(b)(1) through (6) as follows:

- a. The value and nature of my property.
- b. My foreseeable obligations and need for maintenance.
- c. Minimization of taxes, including income, estate, inheritance, generation-skipping transfer, and gift taxes.
- d. Eligibility for a benefit, a program, or assistance under a statute or regulation.
- e. My personal history of making or joining in making gifts.
- f. My existing estate plan.

F. **Exoneration of Agent.** My Agent shall be relieved of liability for a breach of duty except to the extent that my Agent's breach of duty is committed (i) in bad faith or (ii) with reckless indifference to the purposes of the power of attorney or my best interests.

G. **Coordination with Health Care Agent.** My Agent shall cooperate with my Health Care Agent appointed pursuant to a Health Care Power of Attorney meeting the requirements of Article III, Chapter 32A of the General Statutes. Any decision affecting my property or financial

affairs, including a decision as to the disbursement of money or other property belonging to me, which is made by my Health Care Agent, shall be superior to and binding upon my Agent acting under this power of attorney, and my Agent shall not be required to inquire as to whether any such decision is necessary to exercise the powers relating to health care, or whether costs incurred by my Health Care Agent are reasonable, and shall not be liable to me or to my successors, assigns, heirs or personal representatives for any acts or omissions arising from any such decision.

H. Compensation of Agent. My agent may receive that compensation for his services which he customarily charges for like services at the time the services under this General Power of Attorney are rendered.

ARTICLE VI
RELIANCE ON THIS POWER OF ATTORNEY

A person that in good faith accepts this power of attorney without actual knowledge that the power of attorney or my Agent's purported authority is void, invalid, or terminated, or that my Agent exceeded my Agent's authority, may rely on the power of attorney and my Agent's authority as if they were genuine, valid, and still in effect and shall not be held responsible for any breach of fiduciary duty by my Agent.

ARTICLE VII
REVOCATION AND TERMINATION

A. Revocation of Prior Powers of Attorney. The execution of this power of attorney shall revoke any previously executed general power of attorney that has not been registered in an office of the register of deeds in any county of North Carolina. I shall notify the agent acting under any such previously executed power of attorney of its revocation in a writing delivered in person or to the agent's last known address by registered or certified mail return receipt requested. I do not intend by the execution of this power of attorney to revoke any previously executed power of attorney described in subdivisions (1) through (4) of General Statutes Section 32C-1-103 or any other power of attorney for a limited or specific purpose.

B. Termination of this Power of Attorney. This power of attorney shall terminate upon (i) my death, (ii) my revocation of this power of attorney, (iii) my revocation of my Agent's authority, or upon my Agent's death, incapacity or resignation, if this power of attorney does not provide for another agent to act, or (iv) upon termination by my general guardian or the guardian of my estate.

ARTICLE VIII
MEANING AND EFFECT

The meaning and effect of this power of attorney shall for all purposes be determined by the law of the State of North Carolina.

ARTICLE IX
EFFECTIVE DATE AND DURABILITY

This power of attorney is effective on the date it is signed by me and shall not be affected by my subsequent incapacity.

ARTICLE X
PARTIAL INVALIDITY

If any part of this power of attorney is declared invalid or unenforceable under applicable law, such decision shall not affect the validity of the remaining parts.

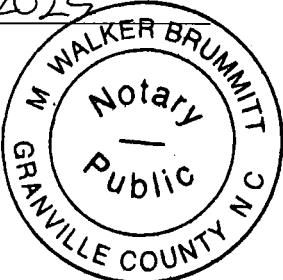
I have signed this power of attorney this 22nd day of September, 2025.

Jeannette Winn Coplin
JEANNETTE WINN COPLIN

STATE OF NORTH CAROLINA, COUNTY OF GRANVILLE

I certify that the following person personally appeared before me this day, acknowledging to me that he signed the foregoing instrument: JEANNETTE WINN COPLIN

Date: 9/22/2025



M. Walker Brummitt
Signature of Notary Public

M. Walker Brummitt
Printed or Typed Name of Notary Public

My Commission Expires: 08/08/2026

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