

MARYLAND STATUTORY FORM PERSONAL FINANCIAL POWER OF ATTORNEY

IMPORTANT INFORMATION AND WARNING

You should be very careful in deciding whether or not to sign this document. The powers granted by you (the principal) in this document are broad and sweeping. This power of attorney authorizes another person (your agent) to make decisions concerning your property for you (the principal). Your agent will be able to make decisions and act with respect to your property (including your money) whether or not you are able to act for yourself.

You should select someone you trust to serve as your agent. Unless you specify otherwise, generally the agent's authority will continue until you die or revoke the power of attorney or the agent resigns or is unable to act for you.

You need not grant all of the powers listed below. If you choose to grant less than all of the listed powers, you may instead use a Maryland Statutory Form Limited Power of Attorney and mark on that Maryland Statutory Form Limited Power of Attorney which powers you intend to delegate to your attorney-in-fact (the Agent) and which you do not want the Agent to exercise.

This power of attorney becomes effective immediately unless you state otherwise in the Special Instructions.

You should obtain competent legal advice before you sign this power of attorney if you have any questions about the document or the authority you are granting to your agent.

DESIGNATION OF AGENT

I, Eileen M Raymond
(Name of Principal)

Name the following person as my agent:

Name of Agent: Anthony J Raymond Jr

Agent's Address: 973 Circle Dr, Baltimore, MD 21227

Agent's Telephone Number: 410-247-0837

Designation of Successor Agent(s) (Optional)

If my agent is unable or unwilling to act for me, I name as my successor agent:

Name of Successor Agent: _____

Successor Agent's Address: _____

Successor Agent's Telephone Number: _____

If my successor agent is unable or unwilling to act for me, I name as my second successor agent:

Name of Second Successor Agent: _____

Second Successor Agent's Address: _____

Second Successor Agent's Telephone Number: _____

GRANT OF GENERAL AUTHORITY

I ("the principal") grant my agent and any successor agent, with respect to each subject listed below, the authority to do all acts that I could do to:

- (1) Contract with another person, on terms agreeable to the agent, to accomplish a purpose of a transaction and perform, rescind, cancel, terminate, reform, restate, release, or modify the contract or another contract made by or on behalf of the principal;
- (2) Execute, acknowledge, seal, deliver, file, or record any instrument or communication the agent considers desirable to accomplish a purpose of a transaction;
- (3) Seek on the principal's behalf the assistance of a court or other governmental agency to carry out an act authorized in this power of attorney;
- (4) Initiate, participate in, submit to alternative dispute resolution, settle, oppose, or propose or accept a compromise with respect to a claim existing in favor of or against the principal or intervene in litigation relating to the claim;
- (5) Engage, compensate, and discharge an attorney, accountant, discretionary investment manager, expert witness, or other advisor;
- (6) Prepare, execute, and file a record, report, or other document to safeguard or promote the principal's interest under a statute or regulation and communicate with representatives or employees of a government or governmental subdivision, agency, or instrumentality, on behalf of the principal; and
- (7) Do lawful acts with respect to the subject and all property related to the subject.

My agent's authority shall include the authority to act as stated below with regard to each of the following subjects:

SUBJECTS AND AUTHORITY

Real property – With respect to this subject, I authorize my agent to: demand, buy, sell, convey, lease, receive, accept as a gift or as security for an extension of credit, or otherwise acquire or reject an interest in real property or a right incident to real property; pledge or mortgage an interest in real property or right incident to real property as security to borrow money or pay, renew, or extend the time of payment of a debt of the principal or a debt guaranteed by the principal, including a reverse mortgage; release, assign, satisfy, or enforce by litigation or otherwise a mortgage, deed of trust, conditional sale contract, encumbrance, lien, or other claim to real property that exists or is asserted; and manage or conserve an interest in real property or a right incident to real property owned or claimed to be owned by the principal, including: (1) insuring against liability or casualty or other loss; (2) obtaining or regaining possession of or protecting the interest

pledge the interest of the principal in a contract of insurance or annuity; select the form and timing of the payment of proceeds from a contract of insurance or annuity; pay, from proceeds or otherwise, compromise or contest, and apply for refunds in connection with a tax or assessment levied by a taxing authority with respect to a contract of insurance or annuity or the proceeds or liability from the contract of insurance or annuity accruing by reason of the tax or assessment.

Claims and litigation — With respect to this subject, I authorize my agent to: assert and maintain before a court or administrative agency a claim, claim for relief, cause of action, counterclaim, offset, recoupment, or defense, including an action to recover property or other thing of value, recover damages sustained by the principal, eliminate or modify tax liability, or seek an injunction, specific performance, or other relief; act for the principal with respect to bankruptcy or insolvency; whether voluntary or involuntary, concerning the principal or some other person, or with respect to a reorganization, receivership, or application for the appointment of a receiver or trustee that affects an interest of the principal in property or other thing of value; pay a judgment, award, or order against the principal or a settlement made in connection with a claim or litigation; and receive money or other thing of value paid in settlement of or as proceeds of a claim or litigation.

Benefits from governmental programs or civil or military service (including any benefit, program, or assistance provided under a statute or regulation including Social Security, Medicare, and Medicaid) — With respect to this subject, I authorize my agent to: execute vouchers in the name of the principal for allowances and reimbursements payable by the United States or a foreign government or by a state or subdivision of a state to the principal; enroll in, apply for, select, reject, change, amend, or discontinue, on the principal's behalf, a benefit or program; prepare, file, and maintain a claim of the principal for a benefit or assistance, financial or otherwise, to which the principal may be entitled under a statute or regulation; initiate, participate in, submit to alternative dispute resolution, settle, oppose, or propose or accept a compromise with respect to litigation concerning a benefit or assistance the principal may be entitled to receive under a statute or regulation; and receive the financial proceeds of a claim described above and conserve, invest, disburse, or use for a lawful purpose anything so received.

Retirement plans (including a plan or account created by an employer, the principal, or another individual to provide retirement benefits or deferred compensation of which the principal is a participant, beneficiary, or owner, including a plan or account under the following sections of the Internal Revenue Code: (1) an individual retirement account under Internal Revenue Code Section 408, 26 U.S.C. § 408; (2) a Roth individual retirement account under Internal Revenue Code Section 408a, 26 U.S.C. § 408a; (3) a deemed individual retirement account under Internal Revenue Code Section 408(q), 26 U.S.C. § 408(q); (4) an annuity or mutual fund custodial account under Internal Revenue Code Section 403(b), 26 U.S.C. § 403(b); (5) a pension, profit-sharing, stock bonus, or other retirement plan qualified under Internal Revenue Code Section 401(a), 26 U.S.C. § 401(a); (6) a plan under Internal Revenue Code Section 457(b), 26 U.S.C. § 457(b); and (7) a nonqualified deferred compensation plan under Internal Revenue Code Section 409a, 26 U.S.C. § 409a) — With respect to this subject, I authorize my agent to: select the form and timing of payments under a retirement plan and withdraw benefits from a plan; make a rollover, including a direct trustee-to-trustee rollover, of benefits from one

retirement plan to another; establish a retirement plan in the principal's name; make contributions to a retirement plan; exercise investment powers available under a retirement plan; borrow from, sell assets to, or purchase assets from a retirement plan.

Taxes – With respect to this subject, I authorize my agent to: prepare, sign, and file federal, state, local, and foreign income, gift, payroll, property, federal insurance contributions act, and other tax returns, claims for refunds, requests for extension of time, petitions regarding tax matters, and other tax-related documents, including receipts, offers, waivers, consents, including consents and agreements under Internal Revenue Code Section 2032a, 26 U.S.C. § 2032a, closing agreements, and other powers of attorney required by the Internal Revenue Service or other taxing authority with respect to a tax year on which the statute of limitations has not run and the following 25 tax years; pay taxes due, collect refunds, post bonds, receive confidential information, and contest deficiencies determined by the Internal Revenue Service or other taxing authority; exercise elections available to the principal under federal, state, local, or foreign tax law; and act for the principal in all tax matters for all periods before the Internal Revenue Service, or other taxing authority.

SPECIAL INSTRUCTIONS (OPTIONAL)

YOU MAY GIVE SPECIAL INSTRUCTIONS ON THE FOLLOWING LINES:

EFFECTIVE DATE

This power of attorney is effective immediately unless I have stated otherwise in the Special Instructions.

TERMINATION DATE (OPTIONAL)

This power of attorney shall terminate on _____, 20____.
(Use a specific calendar date)

NOMINATION OF GUARDIAN (OPTIONAL)

If it becomes necessary for a court to appoint a guardian of my estate or guardian of my person, I nominate the following person(s) for appointment:

Name of nominee for guardian of my property:

(☒) My agent (or successor agent) named above

or

Nominee's address: _____
Nominee's telephone number: _____

Name of nominee for guardian of my person:

() My agent (or successor agent) named above

or

Nominee's address: _____
Nominee's telephone number: _____

SIGNATURE AND ACKNOWLEDGMENT

Eileen M. Raymond 12/31/19
Your Signature Date

Eileen M Raymond

Your Name Printed
973 Circle Dr

Baltimore, MD 21227

Your Address

410-247-0837

Your Telephone Number

STATE OF MARYLAND
(COUNTY) OF Baltimore

This document was acknowledged before me on

12/31/19
(Date)

By Eileen Raymond to be his/her act.
(Name of Principal)

Tanner L. Montgomery
Signature of Notary
My commission expires: 05/02/23

(SEAL, IF ANY)

TANNER L MONTGOMERY
Notary Public
State of Maryland
Howard County

WITNESS ATTESTATION

The foregoing power of attorney was, on the date written above, published and declared by

Eileen Raymond
(Name of Principal)

in our presence to be his/her power of attorney. We, in his/her presence and at his/her request, and in the presence of each other, have attested to the same and have signed our names as attesting witnesses.

Ruth Hildebrandt

Witness #1 Signature
Robin Hildebrandt

Witness #1 Name Printed
1101 Maiden Choice Ln

Baltimore, MD 21229
Witness #1 Address

410-242-1234
Witness #1 Telephone Number

Marc Cross Jr

Witness #2 Signature
1101 Maiden choice Ln

Witness #2 Name Printed
Baltimore, MD 21229

Witness #2 Address
410-242-1234

Witness #2 Telephone Number



01/15/2020

Anthony Raymond

Eileen Raymond

973 Circle Dr

Baltimore, MD 21227

Good things are happening here.®

To whom it may concern,

This is certification that Mr. Anthony Raymond and Ms. Eileen M Raymond came in on 12/31/2019 to fill out paperwork for Power of Attorney. The attached paperwork is the correct copy of the original and has not been revoked. Ms. Eileen is currently alive.

If you have any questions or concerns, please give me a call at 410-242-1234.

Sincerely,

Donald Nicholson

Shore United Bank

Tanner Montgomery

Shore United Bank

AFFIDAVIT OF ATTORNEY-IN-FACT UNDER DURABLE POWER OF ATTORNEY

I, Anthony Raymond ("Agent"), certify under penalty of perjury that Eileen M. Raymond ("Principal") granted me authority as an agent or successor agent in a durable power of attorney dated December 31, 2019, a copy of which is attached to this Affidavit ("Power of Attorney") and further certify that:

1. Pursuant to the Power of Attorney, the Principal designated me to act on his/her behalf with respect to his/her affairs, including, but not limited to, making deposits to, withdrawals from, and otherwise transacting business on any of his/her banking accounts.
2. The Principal is alive and has not revoked or terminated the Power of Attorney or my authority to act under the Power of Attorney.
3. The Power of Attorney and my authority to act under the Power of Attorney has not terminated.
4. If the Power of Attorney was drafted to become effective upon the happening of an event or contingency, the event or contingency has occurred.
5. If I was named as a successor agent, the prior agent (whether initial or successor) is no longer able or willing to serve as agent under the Power of Attorney.
6. This Affidavit is given with the intention and the understanding that it be relied on by Shore United Bank, a depository financial institution.

I do solemnly declare and affirm that the contents of this Affidavit are true and correct to the best of my knowledge, information, and belief.

Jan 15, 2020
Date

Anthony Raymond
Agent's Signature

STATE OF
CITY/COUNTY OF

Maryland
Baltimore

I HEREBY CERTIFY, that on this 15 day of January, 2020, before me, the subscriber, a Notary Public of the State aforesaid, personally appeared Anthony Raymond, known to me, or satisfactorily proven, to be the person whose name is subscribed to this Affidavit, and who acknowledged that he/she executed the same for the purposes contained herein.

AS WITNESS my hand and Notarial Seal.

My Commission Expires: 01/22/2020

Donald M. Nicholson
Donald Nicholson
Notary Public

DONALD M. NICHOLSON
Notary Public

Baltimore County
Maryland

My Commission Expires Jan 22, 2020