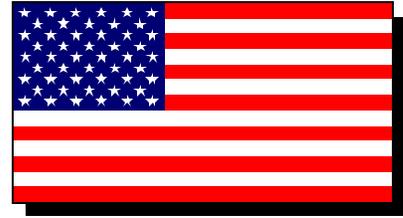


PENN ATTORNEYS TITLE ALERT

DATE: 05/26/05

RE: Military Powers of Attorney



When we are asked to insure a transaction in which one or more parties are in the United States Military and a power of attorney is being used for and on behalf of the military party, you may find that the power of attorney document does not conform with Pennsylvania state requirements. In such cases the form of power of attorney presented should contain the following preamble:

This is a Military power of attorney prepared pursuant to Title 10, United States Code, Section 1044b and executed by a person authorized to receive legal assistance from the military services. Federal law exempts this power of attorney from any requirement of form, substance, formality or recording that is prescribed for powers of attorney by the laws of a State, the District of Columbia or Territory, Commonwealth or possession of the United States. Federal law specifies that this power of attorney shall be given the same legal effect as a power of attorney prepared and executed in accordance with the laws of the jurisdiction where it is presented.

The purpose of the preamble is to make a power of attorney executed by a person in the United States Military acceptable in any state whether or not the power complies with a state's specific requirements for the execution of a power of attorney. The preamble eliminates the need for compliance with the general requirement that the power of attorney be executed with the same formality as the document to be executed under the power. The preamble also eliminates the need for compliance with any specific requirements imposed by state statute relating to the execution of powers of attorney.

Penn Attorneys Title Insurance Co.

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Military Powers of Attorney

Penn Attorneys will insure a transaction in which a military power of attorney has been given by one or more parties each of whom are serving in the armed forces if all of the following requirements have been met, even though the power of attorney does not meet state requirements for the execution of a power of attorney:

- a) The power of attorney has been signed by the person giving the power;
- b) The power of attorney has been properly acknowledged before a military officer having the powers of a notary public under federal or state law;
- c) The power of attorney authorizes the agent to perform the specific acts necessary to consummate the transaction; e.g., to sell and convey in the case of a sale or to mortgage or encumber in the case of financing;
- d) The military status of the person giving the power of attorney is confirmed by a telegram from the commanding officer of such person and if a telegram cannot be obtained, then by an affidavit from a person having personal knowledge; and
- e) The original military power of attorney is recorded.

Whenever you have questions concerning any power of attorney upon which you are asked to rely, please contact your servicing Penn Attorneys office.

PLEASE INSERT INTO YOUR FORMS, POLICIES & PROCEDURES BINDER