

BB&T
AFFIDAVIT OF ATTORNEY-IN-FACT

STATE OF _____)

AFFIDAVIT AND INDEMNITY AGREEMENT

COUNTY OF _____)

In the matter of a Power of Attorney duly executed by _____ (the "Principal") on the _____ day of _____, 20____, appointing _____ as Attorney-in-Fact (the "Power of Attorney"),

I, the undersigned affiant, being first duly sworn, state and affirm the following;

1. The Power of Attorney is properly executed and is a legal, valid Power of Attorney.
2. The undersigned is the person named as Attorney-in-Fact in the Power of Attorney.
3. The Power of Attorney is currently exercisable by the undersigned and conditions regarding its effective date or enforceability, if any, have occurred.
4. The Principal has executed no other Power of Attorney nor has any other party been appointed as guardian, custodian, agent or representative of the Principal.
5. Any prior Power of Attorney has been revoked and the Power of Attorney referenced herein is the only current and enforceable Power of Attorney of the Principal.
6. If I am named as the successor Attorney-in-Fact, then the contingent circumstances or conditions that would cause me to become the acting Attorney-in-Fact have occurred.
7. That the Power of Attorney has not been revoked, terminated or become ineffective by; the death, disability or incompetence of the Principal, any method of revocation provided in the Power of Attorney, the Principal executing a revocatory document or, any other act of revocation.
8. That I have no knowledge that the Principal lacked the understanding and capacity to make decisions regarding his estate and person at the time the Power of Attorney was executed.
9. That I agree not to exercise any powers granted under the Power of Attorney if I become aware that the Principal is deceased, has revoked such powers or has become incompetent and the Power of Attorney is not durable.
10. That I agree to notify the bank if any of the above representations has changed.

Further, knowing that BB&T will rely on this Affidavit, I agree to and do hereby indemnify and hold BB&T harmless of and from any and all demands, claims, actions, causes of action, losses, costs, expense and damages of any nature whatsoever, including reasonable attorneys' fees, suffered by BB&T arising in any manner from, or relating to, this Affidavit or the Power of Attorney.

Dated: _____

Signature

Type/Print Name

On this _____ day of _____, 20____, personally appeared before me, the said named _____ to me known and known to me to be the person described in and who executed the foregoing instrument, and acknowledged that s/he executed the same, and being duly sworn by me, made oath that the statements in the foregoing instrument are true.

Notary Public [SEAL]

My Commission Expires: _____

Retain in a branch file for ten (10) years in AL, DC, FL, GA, IN, MD, NC, VA, TN, SC and WV after the account is closed; fifteen (15) years in KY after the account is closed.