

# Powers of Attorney

*DISCLAIMER: The information contained in this fact sheet is of a general nature and is provided for your assistance. It is not intended as legal advice and is not a substitute for legal counsel. If you have any questions as to how the law affects you or your legal rights, contact your civilian attorney or the Eglin AFB Legal Office at (850) 882-4611 for an appointment with a licensed attorney.*

With some planning, most people can usually handle their own affairs. However, there are times when you might need someone to act as your agent in your absence, to handle a particular piece of business. If you appoint someone to act for you, you do so by giving him or her your power of attorney (POA).

A power of attorney is a legal document that allows another to conduct legal actions on your behalf (such as selling a house) and can be either special (usually connected with a single transaction or event) or general (total power over another's legal affairs). Special powers of attorney drafted to fit individual needs on a one-time basis or for a limited period of time are usually your best choice. The Eglin AFB Office of the Staff Judge Advocate is prepared to draft both for those eligible to receive legal assistance.

## **BASIC INFORMATION:**

Military members are often called away from home on short notice. In such a circumstance, the proper power of attorney can provide someone with the authority to act on your behalf and to administer your personal affairs. Your attorney-in-fact may act on your behalf in handling business, personal, or legal matters. There are three types of powers of attorney: general, special, and medical (health care).

If you will be unable to act for yourself due to an assignment or temporary duty, you should consider using a power of attorney since another person cannot normally act for you in business or legal matters without being designated as your agent.

## **GENERAL POWER OF ATTORNEY:**

A general power of attorney gives your agent the right to conduct financial and legal affairs on your behalf, including the right to obligate you in a variety of transactions (e.g. buy and sell property, liquidate bank accounts, and purchase items on credit.) Actions done under authority of a general power of attorney are treated as if *you* actually made the transaction.

There are two important factors you should consider before you get a general power of attorney. First, merely because your agent has your power of attorney does not mean that all businesses will allow your agent to act on your behalf. Certain circumstances may permit a business to provide a basis for not accepting a power of attorney. Although judicial relief may be available to enforce the power of attorney, such relief can be time consuming and costly. Second, even if the general power of attorney is accepted, your agent may obligate you in a way you never intended and for which you will be held accountable. The general power of attorney is very powerful and should be used sparingly. It should only be provided to someone you absolutely trust to handle your personal affairs. When there is some particular action that an agent needs to take, a special power of attorney may be needed to cover that situation specifically instead of relying on only a general power of attorney.

## **SPECIAL POWER OF ATTORNEY:**

A special power of attorney is a limited power of attorney that only provides your agent the right to act for you to accomplish some specific purpose. Examples include: registering or selling your automobile or house, paying your taxes, shipping your household goods, obtaining medical care for your children, cashing checks, and conducting business for you at the military finance office on-base. The authority of the attorney-in-fact is spelled out in the document narrowly defining the areas in which you allow your agent to obligate you.

Take for example a special power of attorney for real estate. Such a special power of attorney for real estate transactions requires you to specifically state a legal description (contained in the deed) of the real property (along with the street address) that you want your attorney-in-fact to buy or sell on your behalf. A special power of attorney for real estate must state that you specifically authorize your attorney-in-fact to enter into a sales contract on your behalf and should state that he or she is empowered to sell only that specific property. If your attorney-in-fact is acting as a buyer for you, the power of attorney should state that he is authorized and directed to comply with the state recording statutes by promptly recording the deed after purchase in the court clerk's office in the county where property is located. Moreover, whenever a deed is signed pursuant to a power of attorney, both the deed and the power of attorney should be recorded and thus both need to be executed with the proper formalities (witnesses and notary).

## **REVOKING A POWER OF ATTORNEY:**

A power of attorney is automatically revoked: (1) upon your death, (2) when the termination date specified in the document arrives, or (3) you affirmatively revoke or terminate the power of attorney and thus your agent's powers.

To prevent misuse of a previously granted power of attorney you will need to destroy all copies of the document, including any copies held by the agent. Notice of the revocation should also be provided to your creditors.

It is advisable to limit the period that the power of attorney is in effect to the absolute minimum necessary to accomplish the task. Except in very unusual circumstances, no power of attorney should be granted for more than one year.

## **INFORMATION REQUIRED IN ORDER TO PREPARE A POWER OF ATTORNEY:**

### *GENERAL POWER OF ATTORNEY (GPOA)*

- We will need the full name and complete mailing address of the person who will act on your behalf (your agent).

### *SPECIAL POWERS OF ATTORNEY (SPOA)*

We will need your agent's full name and complete mailing address. Some POAs require additional information (those special requests requiring additional information will appear in brackets below):

- Access to bank accounts [bank's name, location & your account number is required]
- Accounting & Finance (on base only)
- Allotments (start, change, or stop) [account number required]
- Banking - loan to purchase [required: lender's name and purpose]
- Claims (Household Goods (HHG), ship/receipt for)
- Clear Base Housing - Start Basic Allowance for Housing Education
- Execute VA Loan [need property address, term of loan, # of years, max loan amount]
- House Purchase
- House Sitting
- Housing - Sign for base housing [address of quarters]
- Income Taxes ([www.irs.gov](http://www.irs.gov))
- Legal Action with regard to lease
- Loco Parentis (Dependent care plan--long term) Mail/Post Office
- Manage property [address of property and rent amount]
- Medical Care for Children (Dependent Care Plan--short term)
- Medical Records
- Military Personnel Flight (MPF) - ID Cards
- MPF & Finance (on base only)
- Personal Vehicle (operate, pickup, purchase, register, sell or ship) [year make model & VIN Number]
- Procure Rental/Lease Quarters
- Property Documents
- Register for College
- Sell Property (land) [property's Legal Description]
- Stocks and Mutual Funds
- Thrift Savings Plan (TSP) [percentages of distribution, base pay, incentive pay, special and bonus pay]
- Transport Child (outside of US)
- Veterinary - Medical or Sleep

This list is not at all inclusive. Please meet with an attorney to discuss the appropriate way to achieve your objectives using a power of attorney.