

Vincora jurisdictional research workbook

Joel Ward | Original workbook exhibit

Complete saved content of all five original research worksheets. The State Matrix uses one jurisdiction per record page and the Source Register remains a complete table, keeping every original field legible. The source cutoff is August 2, 2026. This is an original research work sample.

Source: Vincora_US_Jurisdictional_POA_Architectural_Sweep.xlsx

Worksheet coverage

Read Me — A1:H28 — complete saved cell contents
State Matrix — A1:Q59 — complete saved cell contents
Source Register — A1:E59 — complete saved cell contents
Research Flags — A1:F57 — complete saved cell contents
Architecture Summary — A1:H20 — complete saved cell contents

The PDF preserves original labels and saved values. Tables are reflowed for readability; numeric display follows source formats where available. Wide tables continue in column groups with repeated identifying columns. PDF bookmarks lead to each worksheet. Formula results are the workbook's saved results and have not been recalculated. Blank source fields stay blank.

Read Me

Original worksheet A1:H28

Vincora U.S. Jurisdictional Power of Attorney Architectural Sweep

Research cutoff: August 2, 2026 • 50 states, the District of Columbia, and five inhabited U.S. territories

Purpose

This workbook is an architectural survey for a national consumer book. It identifies jurisdiction-specific differences that change the book's structure and drafting workflow. It is not a publication-ready opinion on any particular instrument or transaction. Every jurisdiction-specific proposition must be refreshed against current primary law before publication or execution.

Evidence standard

Primary statutes and official forms were used to establish the architecture. Secondary sources were used only to locate or cross-check current enactments and are not treated as final authority. 'High' confidence means the cited statutory architecture and execution rule were reviewed; it does not mean every cross-reference, amendment, case, regulation, recording rule, notarial rule, or institution-specific overlay has been exhausted.

How to use the classifications

National rule

A proposition that can be stated safely at a high level across jurisdictions.

UPOAA / majority rule

A widely shared default, but not a national rule and not necessarily enacted verbatim.

Jurisdiction variation

A material departure that changes validity, authority, activation, acceptance, or termination.

Vincora safeguard

A protective practice recommended nationally, clearly labeled as advice rather than law.

Jurisdiction-law check

An issue that must be verified in the applicable state or territory before execution or reliance.

Controlling national drafting conclusion

Use one national educational architecture, not one purportedly universal legal form. The national safety baseline should call for an express durability clause, express effective-date rule, governing-law clause, notarization, two qualified disinterested witnesses, separate initialing of high-risk powers, written agent acceptance, a recordkeeping covenant, successor and removal mechanics, an authority packet, and advance institution review—while warning that these safeguards do not replace jurisdiction-specific form, notice, acknowledgment, recording, or substantive requirements.

State Matrix

Original worksheet A1:Q59

U.S. Jurisdictional Architectural Matrix

Filter by framework, execution rule, or overlay. Long-form citations and URLs are repeated in the Source Register.

Alabama

Original source row 4

Jurisdiction	Alabama
Abbr.	AL
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates genuineness presumption
Notary	Recommended / reliance trigger, not facial-validity element
Witnesses	None in general statute
State overlays	Statutory form available
Coagents	Independent unless document provides otherwise
High-risk powers	Express grant for UPOAA-style estate-plan powers
Acceptance / refusal	UPOAA-style reliance and refusal provisions
Family change	Spouse-agent authority generally ends on dissolution filing unless document provides otherwise
Real estate	Use acknowledged/recordable form for land records
Electronic execution	Wet-ink baseline; verify current e-sign and remote-notary rules
Research status	High on architecture; update statute before publication
Primary citation	Ala. Code §§ 26-1A-101 et seq.

Alaska

Original source row 5

Jurisdiction	Alaska
Abbr.	AK
Framework	Independent modern statute
Durability	Form-specific; make durability express
Effectiveness	Form offers immediate or springing choices
Execution	Principal signature acknowledged before notary or authorized officer
Notary	Required
Witnesses	None for general financial form
State overlays	Highly specific statutory form and warnings
Coagents	Draft expressly
High-risk powers	Form-specific selections; gifting and estate-plan changes require care
Acceptance / refusal	State-specific
Family change	Verify spouse-agent termination rule
Real estate	Recordable acknowledgment needed for land transactions
Electronic execution	Wet-ink baseline
Research status	High on execution; issue-specific verification required
Primary citation	Alaska Stat. §§ 13.26.600-.695

Arizona

Original source row 6

Jurisdiction	Arizona
Abbr.	AZ
Framework	Independent statute
Durability	Must be stated expressly
Effectiveness	Immediate or springing if stated
Execution	Principal signs or marks; one adult witness plus acknowledgment
Notary	Required
Witnesses	One; agent and specified interested persons disqualified
State overlays	Separate health-care regime; strict witness disqualification
Coagents	Draft expressly
High-risk powers	Express drafting required for gifts and estate-plan changes
Acceptance / refusal	State-specific reliance rules
Family change	Verify divorce effect
Real estate	Record for real-property use
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	Ariz. Rev. Stat. § 14-5501 et seq.

Arkansas

Original source row 7

Jurisdiction	Arkansas
Abbr.	AR
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption
Notary	Recommended / reliance trigger
Witnesses	None in general statute
State overlays	Statutory form available
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Acknowledged recordable copy for land use
Electronic execution	Wet-ink baseline
Research status	High on architecture
Primary citation	Ark. Code §§ 28-68-101 et seq.

California

Original source row 8

Jurisdiction	California
Abbr.	CA
Framework	Independent comprehensive statute
Durability	Must be stated expressly
Effectiveness	Immediate unless delayed or conditioned
Execution	Dated and signed; either acknowledgment or two adult witnesses
Notary	Alternative to two witnesses; practically essential for real estate
Witnesses	Two if no notary; agent may not witness
State overlays	Mandatory warning for durable forms distributed without counsel; statutory form has prescribed text
Coagents	Draft joint/independent authority expressly
High-risk powers	Gifts, self-benefit, trust and estate-plan powers require specific drafting
Acceptance / refusal	Detailed recognition and refusal provisions
Family change	Former spouse-agent authority terminates under statute; verify triggering event
Real estate	Acknowledgment and recording for agent-executed instruments affecting realty
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	Cal. Prob. Code §§ 4000-4545

Colorado

Original source row 9

Jurisdiction	Colorado
Abbr.	CO
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption
Notary	Recommended / reliance trigger
Witnesses	None in general statute
State overlays	Statutory form available
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline
Research status	High on architecture
Primary citation	Colo. Rev. Stat. §§ 15-14-701 et seq.

Connecticut

Original source row 10

Jurisdiction	Connecticut
Abbr.	CT
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Dated, signed, two witnesses, and acknowledgment
Notary	Required
Witnesses	Two
State overlays	Statutory short and long forms; prescribed notices
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	Strong statutory acceptance regime
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use recordable acknowledgment
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	Conn. Gen. Stat. §§ 1-350 to 1-353b

Delaware

Original source row 11

Jurisdiction	Delaware
Abbr.	DE
Framework	UPOAA-derived Delaware act
Durability	Chapter is designed for durable personal POAs; state wording should be used
Effectiveness	Immediate unless otherwise provided
Execution	Dated, signed, acknowledged, and witnessed by one disinterested adult
Notary	Required
Witnesses	One disinterested adult; specified disqualifications
State overlays	Principal notice; agent certification/acceptance before acting
Coagents	Draft expressly
High-risk powers	Express grant; Delaware-specific list and limits
Acceptance / refusal	Detailed state acceptance/refusal regime
Family change	Verify spouse-agent termination event
Real estate	Recordable form for land use
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	12 Del. C. §§ 49A-101 et seq.

District of Columbia

Original source row 12

Jurisdiction	District of Columbia
Abbr.	DC
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature and acknowledgment
Notary	Required by § 21-2601.05(b)
Witnesses	None in general statute
State overlays	New act effective 2023; statutory form
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use recordable form
Electronic execution	Wet-ink baseline; verify current electronic execution
Research status	High
Primary citation	D.C. Code §§ 21-2601.01 et seq.

Florida

Original source row 13

Jurisdiction	Florida
Abbr.	FL
Framework	Independent comprehensive statute
Durability	Must be stated expressly
Effectiveness	Generally immediate; new springing financial POAs largely prohibited after 2011 except limited statutory exceptions
Execution	Principal signs before two subscribing witnesses and acknowledges before notary
Notary	Required
Witnesses	Two
State overlays	Enumerated 'superpowers' require principal's separate signature or initials beside each grant
Coagents	May act independently by default subject to statute; draft expressly
High-risk powers	Enhanced express/initialed grants for gifts, trusts, survivorship, beneficiary changes, disclaimers and similar powers
Acceptance / refusal	Detailed acceptance deadlines, refusal grounds and remedies
Family change	Spouse-agent authority generally terminates on filing of dissolution/annulment action
Real estate	Recordable acknowledgment required for land use
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	Fla. Stat. §§ 709.2101-.2402

Georgia

Original source row 14

Jurisdiction	Georgia
Abbr.	GA
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature, one witness, and acknowledgment
Notary	Required
Witnesses	One; agent may not witness
State overlays	Statutory form and agent information section
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	Ga. Code §§ 10-6B-1 et seq.

Hawaii

Original source row 15

Jurisdiction	Hawaii
Abbr.	HI
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption
Notary	Recommended / reliance trigger
Witnesses	None in general statute
State overlays	Statutory form
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline
Research status	High on architecture
Primary citation	Haw. Rev. Stat. ch. 551E

Idaho

Original source row 16

Jurisdiction	Idaho
Abbr.	ID
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption
Notary	Recommended / reliance trigger
Witnesses	None in general statute
State overlays	Statutory form
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline
Research status	High on architecture
Primary citation	Idaho Code §§ 15-12-101 et seq.

Illinois

Original source row 17

Jurisdiction	Illinois
Abbr.	IL
Framework	Independent comprehensive statute
Durability	Statutory property POA is durable unless limited
Effectiveness	Immediate unless delayed
Execution	Principal signature acknowledged before notary and witnessed by at least one qualified witness
Notary	Required
Witnesses	At least one; notary cannot also serve as witness
State overlays	Mandatory principal notice and agent notice in statutory form
Coagents	Illinois disfavors multiple agents in statutory form; draft carefully
High-risk powers	State-specific statutory categories; gifts and self-dealing require express authority
Acceptance / refusal	Detailed statutory reliance rules
Family change	Divorce may terminate former spouse-agent authority; verify timing
Real estate	Recordable form for land use
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	755 ILCS 45/1-1 et seq.

Indiana

Original source row 18

Jurisdiction	Indiana
Abbr.	IN
Framework	Independent comprehensive statute
Durability	Durable by default unless document provides otherwise
Effectiveness	Immediate unless future date/event specified
Execution	Written, names agent, grants authority, and signed before either notary or qualifying witnesses
Notary	Alternative to witnesses
Witnesses	Two or more if witness route; interested-witness restrictions
State overlays	No single general fill-in statutory form; powers incorporated through statute
Coagents	Draft joint/independent authority expressly
High-risk powers	State-specific incorporated powers; estate transactions and gifts need careful express language
Acceptance / refusal	State-specific; anti-refusal rules require issue check
Family change	Verify spouse-agent termination
Real estate	Notarized/recordable route strongly preferred
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	Ind. Code art. 30-5

Iowa

Original source row 19

Jurisdiction	Iowa
Abbr.	IA
Framework	UPOAA-based with important modifications
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature and acknowledgment; named agent may not notarize
Notary	Required
Witnesses	None in general statute
State overlays	Later general POA automatically revokes prior general POAs unless exception; unusual rule
Coagents	Majority action by default, not independent action
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority ends on filing; dependent-adult-abuse findings can terminate authority
Real estate	Use recordable acknowledgment
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	Iowa Code ch. 633B

Kansas

Original source row 20

Jurisdiction	Kansas
Abbr.	KS
Framework	Independent durable-POA statute
Durability	Must use statutory durability language
Effectiveness	Immediate or springing if stated
Execution	Written, dated, signed, and acknowledged like a conveyance
Notary	Required
Witnesses	None in general financial statute
State overlays	Document must satisfy durable-POA wording requirements
Coagents	Draft expressly
High-risk powers	Express authority for gifts, trusts and self-benefit
Acceptance / refusal	State-specific
Family change	Verify divorce effect
Real estate	Recordable acknowledgment; record when used for land
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	Kan. Stat. Ann. §§ 58-650 to 58-665

Kentucky

Original source row 21

Jurisdiction	Kentucky
Abbr.	KY
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption under current statute
Notary	Strongly recommended; verify whether transaction-specific law makes it mandatory
Witnesses	No longer generally required after 2020 amendment
State overlays	Recent amendments make stale secondary summaries unreliable
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline
Research status	High on current architecture; recheck execution amendment before publication
Primary citation	Ky. Rev. Stat. ch. 457

Louisiana

Original source row 22

Jurisdiction	Louisiana
Abbr.	LA
Framework	Civil-law mandate regime
Durability	Do not assume common-law labels; address continued authority expressly under Civil Code
Effectiveness	Contract-defined; springing conditions require precise proof mechanism
Execution	No single universal form; mandate must satisfy form required for the act entrusted
Notary	Depends on delegated act; authentic/acknowledged form for many immovable-property acts
Witnesses	Depends on authentic-act requirements
State overlays	Terminology, express-authority provisions, donations, self-contracting and immovables are materially distinct
Coagents	Draft expressly under mandate rules
High-risk powers	Civil Code arts. 2997-2998 require express authority for enumerated acts
Acceptance / refusal	Financial-institution statute and Civil Code both relevant
Family change	Verify marriage/divorce effects under Louisiana law
Real estate	Authentic act or duly acknowledged private act and recording often necessary
Electronic execution	Wet-ink baseline; notarial law controls
Research status	High on architecture; Louisiana counsel review required for drafting
Primary citation	La. Civ. Code arts. 2985-3034 (mandate/procuration)

Maine

Original source row 23

Jurisdiction	Maine
Abbr.	ME
Framework	UPOAA-based with notice overlay
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption
Notary	Recommended / reliance trigger
Witnesses	None in general execution section
State overlays	Principal and agent notices must substantially comply; unusual curative provisions
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	18-C M.R.S. §§ 5-901 et seq.

Maryland

Original source row 24

Jurisdiction	Maryland
Abbr.	MD
Framework	UPOAA-based with strict execution
Durability	Durable by default unless expressly nondurable
Effectiveness	Immediate unless delayed or conditioned
Execution	Writing signed by principal, acknowledged before notary, and attested by two adult witnesses
Notary	Required; may serve as one witness
Witnesses	Two adults
State overlays	Statutory personal and limited forms; acceptance remedies
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant with Maryland modifications
Acceptance / refusal	Strong statutory acceptance/refusal regime
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Recordable acknowledgment
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	Md. Code, Estates & Trusts §§ 17-101 et seq.

Massachusetts

Original source row 25

Jurisdiction	Massachusetts
Abbr.	MA
Framework	Older Uniform Durable POA model
Durability	Must be stated expressly
Effectiveness	Immediate or springing as drafted
Execution	Written instrument; general durable statute does not supply a complete modern execution ceremony
Notary	Not always facially required by POA statute; strongly recommended and needed for recordability
Witnesses	Not generally specified by durable-POA statute
State overlays	Common law and transaction-specific rules carry more weight than in UPOAA states
Coagents	Draft expressly
High-risk powers	Express authority required for gifting, trusts, beneficiary and self-dealing powers
Acceptance / refusal	No UPOAA acceptance architecture
Family change	Verify divorce effect
Real estate	Acknowledgment/recording rules control land use
Electronic execution	Wet-ink baseline
Research status	High on architecture; cases needed for publication claims
Primary citation	Mass. Gen. Laws ch. 190B, §§ 5-501 to 5-507

Michigan

Original source row 26

Jurisdiction	Michigan
Abbr.	MI
Framework	UPOAA-based (effective July 1, 2024)
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signs; either acknowledgment or two witnesses under current act
Notary	Alternative to witnesses; preferred for acceptance
Witnesses	Two if no acknowledgment; agent may not witness
State overlays	New act and statutory form; older instruments remain governed by transition rules
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style with civil remedies
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline
Research status	High; monitor post-2024 amendments and cases
Primary citation	Mich. Comp. Laws §§ 556.201-.505

Minnesota

Original source row 27

Jurisdiction	Minnesota
Abbr.	MN
Framework	Independent statutory short-form regime
Durability	Statutory form is durable unless limited; make intent explicit
Effectiveness	Immediate unless delayed
Execution	Dated and signed with acknowledgment under statutory execution provisions
Notary	Required for standard execution/recordability
Witnesses	Not generally required for financial POA
State overlays	Prominent principal notice; agent acknowledgment and specimen-signature mechanics affect usability
Coagents	State-specific; draft expressly
High-risk powers	Initialed statutory powers and express gifting/self-benefit authority
Acceptance / refusal	Detailed state-specific acceptance rules
Family change	Verify divorce effect
Real estate	Recordable acknowledgment
Electronic execution	Wet-ink baseline
Research status	High on architecture
Primary citation	Minn. Stat. ch. 523

Mississippi

Original source row 28

Jurisdiction	Mississippi
Abbr.	MS
Framework	Older Uniform Durable POA model
Durability	Must be stated expressly
Effectiveness	Immediate or springing as drafted
Execution	Writing and signature; older act does not impose a modern general notary/witness ceremony
Notary	Strongly recommended; needed for real estate and practical acceptance
Witnesses	Not generally required by durable-POA chapter
State overlays	2006 UPOAA has not been enacted; common law and other statutes remain important
Coagents	Draft expressly
High-risk powers	Express authority required; no UPOAA default list to rely on
Acceptance / refusal	No UPOAA refusal architecture
Family change	Verify divorce effect
Real estate	Acknowledgment and recording rules apply
Electronic execution	Wet-ink baseline
Research status	High on architecture; cases needed
Primary citation	Miss. Code §§ 87-3-101 to -113

Missouri

Original source row 29

Jurisdiction	Missouri
Abbr.	MO
Framework	Independent durable-POA statute
Durability	Must use statutory durability language
Effectiveness	Immediate or springing if drafted
Execution	Durable POA must be subscribed, dated, and acknowledged like a real-estate conveyance
Notary	Required
Witnesses	None generally
State overlays	Enumerated powers and written-agreement rules for agent's duty to act
Coagents	Draft expressly
High-risk powers	Express grants for gifts, self-dealing, trusts and beneficiary-impacting acts
Acceptance / refusal	State-specific
Family change	Verify divorce effect
Real estate	Recording required when land-recording statutes apply
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	Mo. Rev. Stat. §§ 404.700-.735

Montana

Original source row 30

Jurisdiction	Montana
Abbr.	MT
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption
Notary	Recommended / reliance trigger
Witnesses	None in general statute
State overlays	Statutory form
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline
Research status	High on architecture
Primary citation	Mont. Code Ann. §§ 72-31-301 et seq.

Nebraska

Original source row 31

Jurisdiction	Nebraska
Abbr.	NE
Framework	UPOAA-based with mandatory acknowledgment
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature acknowledged before notary or authorized officer
Notary	Required
Witnesses	None in general statute
State overlays	Statutory form
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Recordable acknowledgment
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	Neb. Rev. Stat. §§ 30-4001 et seq.

Nevada

Original source row 32

Jurisdiction	Nevada
Abbr.	NV
Framework	UPOAA-based with care-facility overlay
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption
Notary	Recommended / reliance trigger
Witnesses	None generally
State overlays	If principal resides in certain medical or care facilities, attach statutory competency certification
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	Nev. Rev. Stat. ch. 162A

New Hampshire

Original source row 33

Jurisdiction	New Hampshire
Abbr.	NH
Framework	UPOAA-based with strict form overlay
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Signed tangible writing and acknowledgment
Notary	Required
Witnesses	None generally
State overlays	Mandatory disclosure statement; electronic POA execution excluded; agent acceptance information
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Recordable acknowledgment
Electronic execution	Wet signature / tangible medium required
Research status	High
Primary citation	N.H. Rev. Stat. Ann. ch. 564-E

New Jersey

Original source row 34

Jurisdiction	New Jersey
Abbr.	NJ
Framework	Independent durable-POA statute
Durability	Must be stated expressly
Effectiveness	Immediate or springing as drafted
Execution	Writing signed and acknowledged in the manner required for deeds
Notary	Required
Witnesses	None generally
State overlays	Banking powers and gifts have detailed statutory construction rules
Coagents	Draft expressly
High-risk powers	Express authority for gifts, self-benefit and estate-plan changes
Acceptance / refusal	State-specific; banking provisions especially important
Family change	Verify divorce effect
Real estate	Recordable acknowledgment
Electronic execution	Wet-ink baseline
Research status	High on architecture; cite current code service before publication
Primary citation	N.J. Stat. §§ 46:2B-8.1 et seq.

New Mexico

Original source row 35

Jurisdiction	New Mexico
Abbr.	NM
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption
Notary	Recommended / reliance trigger
Witnesses	None in general statute
State overlays	Statutory form
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline
Research status	High on architecture
Primary citation	N.M. Stat. §§ 45-5B-101 et seq.

New York

Original source row 36

Jurisdiction	New York
Abbr.	NY
Framework	Independent comprehensive statutory form regime
Durability	Durable by default unless expressly nondurable
Effectiveness	Immediate unless delayed or conditioned
Execution	Principal signature/date acknowledged and witnessed by two disinterested witnesses; 12-point minimum for typed text; agent acknowledged signature before acting
Notary	Required for principal and accepting agent
Witnesses	Two disinterested; acknowledging officer may also witness
State overlays	Substantial-conformity statutory form; detailed modification section; 2021 reforms
Coagents	Act together unless form or law permits separate action; draft expressly
High-risk powers	Express modifications for gifts and estate-plan effects; current statutory gifts threshold must be checked
Acceptance / refusal	Strong acceptance/refusal deadlines and remedies
Family change	Spouse-agent authority terminates on divorce/annulment unless document provides otherwise; verify filing vs judgment
Real estate	Recordable acknowledgment; county recording rules
Electronic execution	Wet-ink baseline; verify current e-sign amendments
Research status	High
Primary citation	N.Y. Gen. Oblig. Law §§ 5-1501 to 5-1514

North Carolina

Original source row 37

Jurisdiction	North Carolina
Abbr.	NC
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature acknowledged before notary or authorized officer
Notary	Required
Witnesses	None in general statute
State overlays	Statutory short form and registration rules for some real-estate use
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Recording may be needed for agent's conveyance and certain durable POA uses
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	N.C. Gen. Stat. ch. 32C

North Dakota

Original source row 38

Jurisdiction	North Dakota
Abbr.	ND
Framework	Older Uniform Durable POA model
Durability	Must be stated expressly
Effectiveness	Immediate or springing as drafted
Execution	Written signature; chapter does not provide modern witness/notary formalities
Notary	Strongly recommended; needed for land use
Witnesses	Not generally required by chapter
State overlays	Common law and transaction-specific statutes fill major gaps
Coagents	Draft expressly
High-risk powers	Express authority required; no UPOAA list to rely on
Acceptance / refusal	No UPOAA refusal architecture
Family change	Verify divorce effect
Real estate	Acknowledgment/recording rules apply
Electronic execution	Wet-ink baseline
Research status	High on architecture; cases needed
Primary citation	N.D. Cent. Code ch. 30.1-30

Ohio

Original source row 39

Jurisdiction	Ohio
Abbr.	OH
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption
Notary	Recommended / reliance trigger
Witnesses	None in general statute
State overlays	Statutory form
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline
Research status	High on architecture
Primary citation	Ohio Rev. Code §§ 1337.21-.64

Oklahoma

Original source row 40

Jurisdiction	Oklahoma
Abbr.	OK
Framework	UPOAA-based (effective 2021)
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption
Notary	Recommended / reliance trigger
Witnesses	None in general statute
State overlays	Newer act replaced prior durable-POA law; transition matters
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline
Research status	High on architecture
Primary citation	58 Okla. Stat. §§ 3001 et seq.

Oregon

Original source row 41

Jurisdiction	Oregon
Abbr.	OR
Framework	Independent concise statute
Durability	Durable by statutory default
Effectiveness	Generally immediate unless document provides otherwise
Execution	Written instrument signed by principal; no general notary/witness requirement in core statute
Notary	Strongly recommended; needed for land use and acceptance
Witnesses	None generally
State overlays	Sparse statute means agency common law and transaction-specific rules matter
Coagents	Draft expressly
High-risk powers	Express authority for gifts, self-benefit and estate-plan changes
Acceptance / refusal	No full UPOAA acceptance architecture
Family change	Verify divorce effect
Real estate	Acknowledgment/recording rules apply
Electronic execution	Wet-ink baseline
Research status	High on architecture; cases needed
Primary citation	Or. Rev. Stat. §§ 127.005-.045

Pennsylvania

Original source row 42

Jurisdiction	Pennsylvania
Abbr.	PA
Framework	UPOAA-based with strict execution and notices
Durability	Durable by default unless expressly limited
Effectiveness	Immediate unless delayed or conditioned
Execution	Principal signs; two qualified witnesses and acknowledgment
Notary	Required
Witnesses	Two; agent and acknowledging officer cannot serve as witnesses
State overlays	Mandatory principal notice and agent acknowledgment before acting
Coagents	Independent unless document provides otherwise
High-risk powers	Express grants for enumerated estate-plan powers; gifting rules are detailed
Acceptance / refusal	Detailed acceptance/refusal rules and remedies
Family change	Spouse-agent authority terminates on filing unless document provides otherwise
Real estate	Recordable acknowledgment
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	20 Pa. Cons. Stat. §§ 5601-5614

Rhode Island

Original source row 43

Jurisdiction	Rhode Island
Abbr.	RI
Framework	Uniform Statutory Form POA Act / independent
Durability	Use express durability language in statutory form
Effectiveness	Immediate unless delayed
Execution	Statutory short form is acknowledged like a real-property conveyance
Notary	Required for statutory short form
Witnesses	None generally
State overlays	Bold statutory notice and specific short-form mechanics
Coagents	Joint action by default under statutory form
High-risk powers	Express additions for gifting, self-benefit and estate-plan changes
Acceptance / refusal	State-specific
Family change	Verify divorce effect
Real estate	Recordable acknowledgment
Electronic execution	Wet-ink baseline
Research status	High on statutory form; nonstatutory-form questions need cases
Primary citation	R.I. Gen. Laws ch. 18-16

South Carolina

Original source row 44

Jurisdiction	South Carolina
Abbr.	SC
Framework	UPOAA-based with will-formality overlay
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature, two witnesses using will formalities, and acknowledgment/proof
Notary	Required for acknowledgment/proof
Witnesses	Two
State overlays	Springing POA has distinctive recording/activation consequences
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Recording rules are unusually important; verify springing recordation requirement
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	S.C. Code §§ 62-8-101 et seq.

South Dakota

Original source row 45

Jurisdiction	South Dakota
Abbr.	SD
Framework	UPOAA-based with mandatory acknowledgment
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature acknowledged before notary or authorized officer
Notary	Required
Witnesses	None in general statute
State overlays	Statutory form
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Recordable acknowledgment
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	S.D. Codified Laws ch. 59-12

Tennessee

Original source row 46

Jurisdiction	Tennessee
Abbr.	TN
Framework	Older Uniform Durable POA model
Durability	Must be stated expressly
Effectiveness	Immediate or springing as drafted
Execution	Written instrument; financial durable-POA part does not supply a complete modern witness/notary ceremony
Notary	Strongly recommended; required for land-record use
Witnesses	Not generally specified for financial POA
State overlays	Do not import health-care POA execution rules into financial POA analysis
Coagents	Draft expressly
High-risk powers	Gifts and statutory attorney-in-fact powers require state-specific drafting
Acceptance / refusal	No UPOAA refusal architecture
Family change	Verify divorce effect
Real estate	Acknowledgment/recording rules apply
Electronic execution	Wet-ink baseline
Research status	High on architecture; cases needed
Primary citation	Tenn. Code §§ 34-6-101 et seq.

Texas

Original source row 47

Jurisdiction	Texas
Abbr.	TX
Framework	UPOAA-based / Texas statutory durable POA
Durability	Requires statutory durability language
Effectiveness	Immediate or springing by selection
Execution	Writing or electronic record, agent designation, durability language, principal signature and acknowledgment
Notary	Required
Witnesses	None generally
State overlays	Statutory durable form; extensive certification and acceptance provisions
Coagents	Each may act independently unless document provides otherwise
High-risk powers	Express grants and initials for certain powers; gifting and estate-plan changes require precision
Acceptance / refusal	Strong deadlines, refusal grounds, certification and remedies
Family change	Spouse-agent authority terminates when marriage ends unless document provides otherwise
Real estate	Recordable acknowledgment
Electronic execution	Statutory definition includes electronic record; notarial and transaction rules still control
Research status	High
Primary citation	Tex. Estates Code chs. 751-752

Utah

Original source row 48

Jurisdiction	Utah
Abbr.	UT
Framework	UPOAA-based (recodified)
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature acknowledged before notary or authorized officer
Notary	Required
Witnesses	None in general statute
State overlays	Recent recodification makes older citations stale
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Recordable acknowledgment
Electronic execution	Wet-ink baseline
Research status	High; verify recodified section numbers at publication
Primary citation	Utah Code §§ 75A-2-101 et seq.

Vermont

Original source row 49

Jurisdiction	Vermont
Abbr.	VT
Framework	UPOAA-based (effective July 1, 2023)
Durability	Durable by default
Effectiveness	Immediate by default; statutory form offers springing choices
Execution	Principal signature under § 4005; acknowledgment creates presumption; statutory forms include acknowledgment blocks
Notary	Use acknowledgment as mandatory Vincora baseline; reconcile § 4005 with form-specific practice before publication
Witnesses	Not generally required under new act
State overlays	General and real-estate statutory forms were amended in 2024 and 2025; substantial-compliance questions require close review
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant plus Vermont-specific elective-share and waiver powers
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Separate statutory short form and recordability requirements
Electronic execution	Act defines electronic signatures; notarial/recording rules still control
Research status	High on architecture; form-validity nuance flagged
Primary citation	14 V.S.A. ch. 127 (§§ 4001-4052)

Virginia

Original source row 50

Jurisdiction	Virginia
Abbr.	VA
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption
Notary	Recommended / reliance trigger
Witnesses	None in general statute
State overlays	Statutory form and certification
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline
Research status	High on architecture
Primary citation	Va. Code §§ 64.2-1600 et seq.

Washington

Original source row 51

Jurisdiction	Washington
Abbr.	WA
Framework	UPOAA-based with major modifications
Durability	Must be stated expressly; Washington rejected default durability
Effectiveness	Immediate unless delayed or conditioned
Execution	Signed and dated; either acknowledgment or two qualified, disinterested witnesses
Notary	Alternative to witnesses; preferred for acceptance
Witnesses	Two if no acknowledgment; extensive relationship/care-provider disqualifications
State overlays	Coagents act jointly by default; health-care powers also appear in chapter
Coagents	Joint action by default; coagent may delegate to another coagent
High-risk powers	Express statutory grant with Washington additions and restrictions
Acceptance / refusal	Strong deadlines, certification and refusal remedies
Family change	Spouse/domestic-partner agent authority ends on filing unless modified; reinstatement possible if case withdrawn/dismissed by consent
Real estate	Use acknowledged recordable form
Electronic execution	Wet-ink baseline; 2026 bill created narrow vehicle-transfer exception, not a general rule
Research status	High
Primary citation	Wash. Rev. Code ch. 11.125

West Virginia

Original source row 52

Jurisdiction	West Virginia
Abbr.	WV
Framework	UPOAA-based with mandatory acknowledgment
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature acknowledged before notary or authorized officer
Notary	Required
Witnesses	None in general statute
State overlays	Statutory form
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	UPOAA-style
Family change	Spouse-agent authority generally ends on filing unless modified
Real estate	Recordable acknowledgment
Electronic execution	Wet-ink baseline
Research status	High
Primary citation	W. Va. Code §§ 39B-1-101 et seq.

Wisconsin

Original source row 53

Jurisdiction	Wisconsin
Abbr.	WI
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption
Notary	Recommended / reliance trigger, not facial-validity element under § 244.05
Witnesses	None in general statute
State overlays	Statutory form; gifting, self-dealing and electronic communications expressly treated
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	Detailed state acceptance/refusal regime
Family change	Spouse/domestic-partner agent authority terminates upon specified relationship event unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Remote-execution procedures exist; verify current § 244.05 overlays
Research status	High
Primary citation	Wis. Stat. ch. 244

Wyoming

Original source row 54

Jurisdiction	Wyoming
Abbr.	WY
Framework	UPOAA-based
Durability	Durable by default
Effectiveness	Immediate by default; springing permitted
Execution	Principal signature; acknowledgment creates presumption
Notary	Recommended / reliance trigger
Witnesses	None in general statute
State overlays	Statutory form and certification
Coagents	Independent unless modified
High-risk powers	Express UPOAA-style grant
Acceptance / refusal	Seven/five-business-day UPOAA-style acceptance deadlines and fee remedy
Family change	Spouse-agent authority ends on filing unless modified
Real estate	Use acknowledged recordable form
Electronic execution	Statutory definition permits electronic signature; other law controls recordability
Research status	High
Primary citation	Wyo. Stat. §§ 3-9-101 to -403

American Samoa

Original source row 55

Jurisdiction	American Samoa
Abbr.	AS
Framework	Common-law agency; no general durable financial POA act located in A.S.C.A.
Durability	No statutory durability default located; incapacity effect requires local-law confirmation
Effectiveness	Instrument-defined; no statutory immediate/springing default located
Execution	No general financial-POA ceremony located; use written, signed, notarized instrument and transaction-specific formalities
Notary	Not established as a general validity element; strongly recommended
Witnesses	No general rule located; use two disinterested witnesses as a Vincora safeguard
State overlays	POAs are recordable instruments; exploitation law imposes agent duties; communal-land and customary rules are distinctive
Coagents	No statutory default located; draft expressly
High-risk powers	General agency and fiduciary law; gifts, self-benefit, and land authority require explicit terms and local review
Acceptance / refusal	No modern UPOAA acceptance/refusal regime located
Family change	Verify relationship-change effects; do not assume an automatic rule
Real estate	Territorial recording and communal-land restrictions require American Samoa counsel
Electronic execution	Wet-ink baseline; no general electronic DPOA rule located
Research status	Moderate on negative architecture; local counsel required
Primary citation	A.S.C.A. §§ 4.1102, 46.5104; Pomare v. Pefu, 5 A.S.R.3d 242

Guam

Original source row 56

Jurisdiction	Guam
Abbr.	GU
Framework	Older Uniform Durable Power of Attorney Act
Durability	Must be stated expressly with statutory or similar durability language
Effectiveness	Instrument-defined; act recognizes immediate-durable and disability-triggered powers
Execution	Principal designates attorney-in-fact in writing; core act supplies no general notary/witness ceremony
Notary	Strongly recommended; authenticated affidavit, recording, or transaction law may require
Witnesses	None in core act
State overlays	Sparse older-uniform act; guardianship relationship and continuation affidavits addressed
Coagents	No statutory default in core act; draft expressly
High-risk powers	No modern hot-power list; gifts, self-benefit, trusts, and beneficiary changes require express local drafting
Acceptance / refusal	No modern UPOAA refusal regime
Family change	Verify spouse and family-change effects
Real estate	Acknowledgment, recording, and land law control property use
Electronic execution	Wet-ink baseline; verify current e-sign and notarial rules
Research status	High on architecture; issue-specific verification required
Primary citation	18 GCA §§ 21501-21507

Northern Mariana Islands

Original source row 57

Jurisdiction	Northern Mariana Islands
Abbr.	MP
Framework	Common-law/case-law agency; no general financial DPOA act located in the official CMC
Durability	No statutory durability default located; local counsel must confirm incapacity effect
Effectiveness	Instrument-defined; no statutory default located
Execution	No general ceremony located in the official code; notarized powers are recognized in cases
Notary	Not established as a general validity element; strongly recommended
Witnesses	No general rule located; use two disinterested witnesses as a Vincora safeguard
State overlays	Courts treat attorneys-in-fact as fiduciaries and scrutinize gifts and self-dealing; transaction-specific rules control
Coagents	No statutory default located; draft expressly
High-risk powers	Fiduciary and self-dealing law and express authority are central; local review required
Acceptance / refusal	No modern acceptance/refusal statute located
Family change	Verify relationship-change effects
Real estate	Recordation, notarial law, and CNMI constitutional land restrictions require counsel
Electronic execution	Wet-ink baseline; no general electronic DPOA rule located
Research status	Moderate; CNMI counsel review required
Primary citation	Salas v. Mafnas, 2010 MP 9; official CMC index

Puerto Rico

Original source row 58

Jurisdiction	Puerto Rico
Abbr.	PR
Framework	Civil-law representation and mandate under the 2020 Civil Code
Durability	Durable mandate requires an express continuation clause and public instrument
Effectiveness	Effective as granted; a durable mandate continues through incapacity
Execution	Durable mandate must be in a public instrument; property-administration powers require an authentic document; act-specific form controls
Notary	Required for a durable mandate through public-instrument form
Witnesses	Civil-law notarial ceremony; no separate common-law witness rule in Civil Code art. 1402
State overlays	Strict construction; general terms cover ordinary administration only; substitution allowed unless barred; mandate presumed compensated
Coagents	Independent unless the instrument requires joint action
High-risk powers	Disposition, settlement, mortgage, and encumbrance require express authority; principal residence needs prior judicial approval for sale or encumbrance
Acceptance / refusal	Civil-law reliance rules; no UPOAA acceptance system
Family change	Incapacity ends nondurable authority; verify marriage and divorce effects
Real estate	Describe authorized immovables, identify the principal residence, address after-acquired property; judicial approval for the residence
Electronic execution	Public/notarial instrument controls; wet-ink baseline pending notarial-law check
Research status	High on architecture; Puerto Rico notarial and property-law review required
Primary citation	31 L.P.R.A. §§ 6281-6292, 10361-10403 (Civil Code arts. 326-337, 1401-1415)

U.S. Virgin Islands

Original source row 59

Jurisdiction	U.S. Virgin Islands
Abbr.	VI
Framework	Older Uniform Durable Power of Attorney Act
Durability	Must be stated expressly with statutory or similar durability language
Effectiveness	Instrument-defined; statute recognizes immediate-durable or disability-triggered powers
Execution	Written designation; core act supplies no general notary/witness ceremony; real-estate use has additional formalities
Notary	Not a general core-act element; required for recordability and real-estate use
Witnesses	None generally; two-witness real-estate overlay
State overlays	Sparse older act; continuation affidavit and guardian relationship addressed; no statutory form
Coagents	No modern statutory default located; draft expressly
High-risk powers	No detailed hot-power list; use explicit authority and conflict safeguards
Acceptance / refusal	No modern UPOAA refusal regime
Family change	Verify spouse and family-change effects
Real estate	A power to convey must be recorded; two witnesses and acknowledgment apply to real-estate instruments
Electronic execution	Wet-ink baseline; verify current e-sign and notarial rules
Research status	High on architecture; refresh current official code before publication
Primary citation	15 V.I.C. §§ 1261-1267; 28 V.I.C. §§ 81, 90, 129, 241 et seq.

Source Register

Original worksheet A1:E59

Primary Source Register

URLs are starting points for the operative code chapter or section; refresh enactment history and effective dates before publication.

Jurisdiction	Citation	Primary / official URL	Confidence	Required next check
Alabama	Ala. Code §§ 26-1A-101 et seq.	https://alison.legislature.state.al.us/code-of-alabama	High on architecture; update statute before publication	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Alaska	Alaska Stat. §§ 13.26.600-.695	https://www.akleg.gov/basis/statutes.asp#13.26.600	High on execution; issue-specific verification required	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Arizona	Ariz. Rev. Stat. § 14-5501 et seq.	https://www.azleg.gov/ars/14/05501.htm	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Arkansas	Ark. Code §§ 28-68-101 et seq.	https://law.justia.com/codes/arkansas/title-28/subtitle-5/chapter-68/	High on architecture	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
California	Cal. Prob. Code §§ 4000-4545	https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?division=4.5.&chapter=&part=&lawCode=PROB	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Colorado	Colo. Rev. Stat. §§ 15-14-701 et seq.	https://leg.colorado.gov/sites/default/files/images/olls/crs2025-title-15.pdf	High on architecture	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Connecticut	Conn. Gen. Stat. §§ 1-350 to 1-353b	https://www.cga.ct.gov/current/pub/cchap_015c.htm	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Delaware	12 Del. C. §§ 49A-101 et seq.	https://delcode.delaware.gov/title12/c049a/index.html	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
District of Columbia	D.C. Code §§ 21-2601.01 et seq.	https://code.dccouncil.gov/us/dc/council/code/sections/21-2601.05	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Florida	Fla. Stat. §§ 709.2101-.2402	https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0700-0799/0709/0709.html	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.

Jurisdiction	Citation	Primary / official URL	Confidence	Required next check
Georgia	Ga. Code §§ 10-6B-1 et seq.	https://law.justia.com/codes/georgia/title-10/chapter-6b/	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Hawaii	Haw. Rev. Stat. ch. 551E	https://www.capitol.hawaii.gov/hrscurrent/Vol12_Ch0501-0588/HRS0551E/HRS_0551E-.htm	High on architecture	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Idaho	Idaho Code §§ 15-12-101 et seq.	https://legislature.idaho.gov/statutesrules/idstat/Title15/T15CH12/	High on architecture	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Illinois	755 ILCS 45/1-1 et seq.	https://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2113&ChapterID=60	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Indiana	Ind. Code art. 30-5	https://iga.in.gov/ic/2025/Title_30/Article_5/	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Iowa	Iowa Code ch. 633B	https://www.legis.iowa.gov/docs/code/2026/633B.html	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Kansas	Kan. Stat. Ann. §§ 58-650 to 58-665	https://www.ksrevisor.gov/statutes/chapters/ch58/058_006_0052.html	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Kentucky	Ky. Rev. Stat. ch. 457	https://apps.legislature.ky.gov/law/statutes/chapter.aspx?id=39569	High on current architecture; recheck execution amendment before publication	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Louisiana	La. Civ. Code arts. 2985-3034 (mandate /procuration)	https://www.legis.la.gov/legis/LawSearch.aspx	High on architecture; Louisiana counsel review required for drafting	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Maine	18-C M.R.S. §§ 5-901 et seq.	https://legislature.maine.gov/statutes/18-C/title18-Csec5-905.html	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Maryland	Md. Code, Estates & Trusts §§ 17-101 et seq.	https://mgaleg.maryland.gov/mgaweb/site/Laws/StatuteText?article=get&section=17-110	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Massachusetts	Mass. Gen. Laws ch. 190B, §§ 5-501 to 5-507	https://malegislature.gov/Laws/GeneralLaws/PartII/TitleII/Chapter190B/ArticleV/Section5-501	High on architecture; cases needed for publication claims	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.

Jurisdiction	Citation	Primary / official URL	Confidence	Required next check
Michigan	Mich. Comp. Laws §§ 556.201-.505	https://www.legislature.mi.gov/documents/mcl/pdf/mcl-Act-187-of-2023.pdf	High; monitor post-2024 amendments and cases	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Minnesota	Minn. Stat. ch. 523	https://www.revisor.mn.gov/statutes/cite/523	High on architecture	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Mississippi	Miss. Code §§ 87-3-101 to -113	https://www.sos.ms.gov/content/documents/about_us/UniformLaws/Uniform%20Durable%20Power%20of%20Attorney%20Act.pdf	High on architecture; cases needed	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Missouri	Mo. Rev. Stat. §§ 404.700-.735	https://revisor.mo.gov/main/OneSection.aspx?section=404.705	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Montana	Mont. Code Ann. §§ 72-31-301 et seq.	https://archive.legmt.gov/bills/mca/title_0720/chapter_0310/part_0030/section_0050/0720-0310-0030-0050.html	High on architecture	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Nebraska	Neb. Rev. Stat. §§ 30-4001 et seq.	https://nebraskalegislature.gov/laws/statutes.php?statute=30-4005	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Nevada	Nev. Rev. Stat. ch. 162A	https://www.leg.state.nv.us/nrs/nrs-162a.html	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
New Hampshire	N.H. Rev. Stat. Ann. ch. 564-E	https://gc.nh.gov/ras/html/LVI/564-E/564-E-mrg.htm	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
New Jersey	N.J. Stat. §§ 46:2B-8.1 et seq.	https://www.njleg.state.nj.us/bill-search/2024/S3954	High on architecture; cite current code service before publication	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
New Mexico	N.M. Stat. §§ 45-5B-101 et seq.	https://nmonesource.com/nmos/nmsa/en/item/4400/index.do#!fragment/zoupio-_Toc171766682	High on architecture	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
New York	N.Y. Gen. Oblig. Law §§ 5-1501 to 5-1514	https://www.nysenate.gov/legislation/laws/GOB/5-1501B	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
North Carolina	N.C. Gen. Stat. ch. 32C	https://www.ncleg.gov/EnactedLegislation/Statutes/HTML/ByChapter/Chapter_32C.html	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.

Jurisdiction	Citation	Primary / official URL	Confidence	Required next check
North Dakota	N.D. Cent. Code ch. 30.1-30	https://ndlegis.gov/cencode/t30-1c30.pdf	High on architecture; cases needed	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Ohio	Ohio Rev. Code §§ 1337.21-.64	https://codes.ohio.gov/ohio-revised-code/chapter-1337	High on architecture	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Oklahoma	58 Okla. Stat. §§ 3001 et seq.	https://oksenate.gov/sites/default/files/2019-12/os58.pdf	High on architecture	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Oregon	Or. Rev. Stat. §§ 127.005-.045	https://www.oregonlegislature.gov/bills_laws/ors/ors127.html	High on architecture; cases needed	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Pennsylvania	20 Pa. Cons. Stat. §§ 5601-5614	https://www.legis.state.pa.us/WU01/LI/LI/CT/HTM/20/00.056..HTM	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Rhode Island	R.I. Gen. Laws ch. 18-16	http://webserver.rilegislature.gov/Statutes/TITLE18/18-16/INDEX.HTM	High on statutory form; nonstatutory-form questions need cases	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
South Carolina	S.C. Code §§ 62-8-101 et seq.	https://www.scstatehouse.gov/code/t62c008.php	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
South Dakota	S.D. Codified Laws ch. 59-12	https://sdlegislature.gov/Statutes/59-12	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Tennessee	Tenn. Code §§ 34-6-101 et seq.	https://law.justia.com/codes/tennessee/title-34/chapter-6/part-1/	High on architecture; cases needed	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Texas	Tex. Estates Code chs. 751-752	https://statutes.capitol.texas.gov/Docs/ES/htm/ES.751.htm	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Utah	Utah Code §§ 75A-2-101 et seq.	https://le.utah.gov/xcode/Title75A/Chapter2/75A-2.html	High; verify recodified section numbers at publication	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Vermont	14 V.S.A. ch. 127 (§§ 4001-4052)	https://legislature.vermont.gov/statutes/chapter/14/127	High on architecture; form-validity nuance flagged	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.

Jurisdiction	Citation	Primary / official URL	Confidence	Required next check
Virginia	Va. Code §§ 64.2-1600 et seq.	https://law.lis.virginia.gov/vacode/title64.2/chapter16/	High on architecture	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Washington	Wash. Rev. Code ch. 11.125	https://lawfilesext.leg.wa.gov/law/RCWArchive/2026/RCW%20%2011%20.125%20%20CHAPTER.htm	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
West Virginia	W. Va. Code §§ 39B-1-101 et seq.	https://code.wvlegislature.gov/39B-1-105/	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Wisconsin	Wis. Stat. ch. 244	https://docs.legis.wisconsin.gov/statutes/statutes/244	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
Wyoming	Wyo. Stat. §§ 3-9-101 to -403	https://wyoleg.gov/statutes/compress/title03.pdf	High	Refresh statute, amendments, official form, recording/notarial overlay, and controlling cases for the chapter issue.
American Samoa	A.S.C.A. §§ 4.1102, 46.5104; Pomare v. Pefu, 5 A.S.R.3d 242	https://asbar.org/code-annotated/4-1102-definitions/	Moderate on negative architecture; local counsel required	Refresh the A.S.C.A., cases, recordation, communal-land, notarial, and institution-practice rules with American Samoa counsel.
Guam	18 GCA §§ 21501-21507	https://col.guamcourts.gov/sites/default/files/18gc021.pdf	High on architecture; issue-specific verification required	Refresh amendments, recording and notarial law, controlling cases, and institution practice.
Northern Mariana Islands	Salas v. Mafnas, 2010 MP 9; official CMC index	https://www.cnmilaw.org/pdf/supreme/2010-MP-09.pdf	Moderate; CNMI counsel review required	Confirm no intervening general act and refresh land, recordation, notarial, and transaction-specific rules with CNMI counsel.
Puerto Rico	31 L.P.R.A. §§ 6281-6292, 10361-10403 (Civil Code arts. 326-337, 1401-1415)	https://bvirtualogp.pr.gov/ogp/Bvirtual/leyesreferencia/PDF/55-2020.pdf	High on architecture; Puerto Rico notarial and property-law review required	Refresh Civil Code amendments, notarial and property-registration law, cases, and official guidance.
U.S. Virgin Islands	15 V.I.C. §§ 1261-1267; 28 V.I.C. §§ 81, 90, 129, 241 et seq.	https://law.justia.com/codes/virgin-islands/title-15/part-iii/chapter-63/	High on architecture; official-code refresh required	Confirm current official code and session-law amendments; refresh real-estate, notarial, and institution-practice rules.

Research Flags

Original worksheet A1:F57

Columns A, B, C, D, E, F | Original row numbers at left

1	Jurisdiction	UPOAA / derived	Durability default	Immediate default	Notary required	Two-witness route
2	Alabama	1	1	1	0	0
3	Alaska	0	0	0	1	0
4	Arizona	0	0	1	1	0
5	Arkansas	1	1	1	0	0
6	California	0	0	1	0	1
7	Colorado	1	1	1	0	0
8	Connecticut	1	1	1	1	1
9	Delaware	1	0	1	1	0
10	District of Columbia	1	1	1	1	0
11	Florida	0	0	0	1	1
12	Georgia	1	1	1	1	0
13	Hawaii	1	1	1	0	0
14	Idaho	1	1	1	0	0
15	Illinois	0	0	1	1	0
16	Indiana	0	1	1	0	1
17	Iowa	1	1	1	1	0
18	Kansas	0	0	1	1	0
19	Kentucky	1	1	1	0	0
20	Louisiana	0	0	0	0	0
21	Maine	1	1	1	0	0
22	Maryland	1	1	1	1	1
23	Massachusetts	0	0	1	0	0
24	Michigan	1	1	1	0	1
25	Minnesota	0	0	1	1	0
26	Mississippi	0	0	1	0	0
27	Missouri	0	0	1	1	0
28	Montana	1	1	1	0	0
29	Nebraska	1	1	1	1	0

1	Jurisdiction	UPOAA / derived	Durability default	Immediate default	Notary required	Two-witness route
30	Nevada	1	1	1	0	0
31	New Hampshire	1	1	1	1	0
32	New Jersey	0	0	1	1	0
33	New Mexico	1	1	1	0	0
34	New York	0	1	1	1	1
35	North Carolina	1	1	1	1	0
36	North Dakota	0	0	1	0	0
37	Ohio	1	1	1	0	0
38	Oklahoma	1	1	1	0	0
39	Oregon	0	1	0	0	0
40	Pennsylvania	1	1	1	1	1
41	Rhode Island	0	0	1	1	0
42	South Carolina	1	1	1	1	1
43	South Dakota	1	1	1	1	0
44	Tennessee	0	0	1	0	0
45	Texas	1	0	1	1	0
46	Utah	1	1	1	1	0
47	Vermont	1	1	1	0	0
48	Virginia	1	1	1	0	0
49	Washington	1	1	1	0	1
50	West Virginia	1	1	1	1	0
51	Wisconsin	1	1	1	0	0
52	Wyoming	1	1	1	0	0
53	American Samoa	0	0	0	0	0
54	Guam	0	0	0	0	0
55	Northern Mariana Islands	0	0	0	0	0
56	Puerto Rico	0	0	0	1	0
57	U.S. Virgin Islands	0	0	0	0	0

Architecture Summary

Original worksheet A1:H20

Columns A, B, C, D, E, F | Original row numbers at left

1	U.S. Jurisdictional Architecture — What the Sweep Changes					
2	Counts are formula-driven from the jurisdictional matrix and are directional architecture metrics, not substitutes for issue-specific legal analysis.					
3						
4	Metric	Count		Book-architecture decisions		
5	Jurisdictions reviewed	56		1	Use a five-label research grammar	National rule • UPOAA/majority • state variation • Vincora safeguard • state-law check
6	UPOAA-based / derived	33		2	Separate validity from usability	Execution, activation, authority, acceptance, and recording are different legal questions.
7	Durability default stated	34		3	Do not publish a universal form	Publish a national decision system plus maintained state and territorial editions or overlays.
8	Immediate default stated	47		4	Make high-risk powers modular	Separate initials, limits, eligible recipients, purposes, accounting, and conflict safeguards.
9	Notary marked required	26		5	Treat the authority packet as core	POA, agent acceptance, certification, activation proof, identity, contact log, and records.
10	Witness route includes two	10		6	Use wet ink as the national baseline	Electronic execution remains too fragmented for the book's default ceremony.

1	U.S. Jurisdictional Architecture — What the Sweep Changes					
11				7	Write every default expressly	Durability, effective date, coagent action, compensation, governing law, revocation, and divorce effects.
12				8	Maintain a live legal-update system	Each jurisdiction page needs statute links, effective date, last review, change log, and reviewer.
13						
14	Vincora national safety baseline (recommendation, not a statement of universal law)					
15	Use an expressly durable, expressly immediate-or-springing instrument governed by a named jurisdiction's law; execute with a notary and two qualified disinterested adult witnesses; include all required state or territorial notices and acknowledgments; isolate high-risk powers for separate informed approval; define coagent and successor mechanics; obtain written agent acceptance; require contemporaneous records and periodic accounting; prepare certification and activation evidence; use a recordable form when real property may be involved; and pre-clear the document with important institutions. This ceremony is a risk-reduction baseline only. It cannot cure a jurisdiction-specific defective form or forbidden substantive grant.					