

STATE OF ALABAMA)

COUNTY OF SHELBY)

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, LOWELL M. ESTES, a resident of the State of Alabama, as Principal, for the purpose of creating a durable power of attorney that is effective immediately and will survive my disability, incompetency, or incapacity, do hereby make, constitute and appoint EMILY P. NAEFE, a resident of the STATE OF ALABAMA, as my true and lawful attorney-in-fact, for me and in my name, place and stead to do any of the following:

1. To exercise, do or perform any act, right, power duty, or obligation whatsoever that I now have or may acquire the legal right, power, or capacity to exercise, do or perform in connection with, arising out of, or relating to any person, item, thing, transaction, business, property (real or personal, tangible or intangible, or matter, whatsoever.

2. To ask, demand, sue for, recover, collect, receive and hold and possess all such sums of money, debts, dues, bonds, notes, checks, drafts, accounts, deposits, legacies, bequests, devises, interests, dividends, stock certificates, certificates of deposit annuities, pension and retirement benefits, insurance benefits and proceeds, documents of titles, choses in action, personal and real property rights, and demands whatsoever, liquidated or unliquidated, as are now, or shall hereafter become due, owing, payable, owned, or belonging, to or by me or in which I have or may acquire an interest, and to have, use, and take all lawful ways and means and legal and equitable remedies, procedures, and writs in my settle, and agree for the same, and to make, execute, and deliver for me and in my name all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same.

3. To bargain, contract, and agree for; to purchase, receive, and take possession of ; and to lease, let demise, transfer, sell, exchange, assign, convey, encumber, and pledge, lands tenements, and hereditaments of whatever kind and nature, or any interest therein, for such consideration and upon such terms and conditions, and under such covenants, as my attorney-in-fact shall deem fit.

4. To enter upon and take possession of such lands, building, tenements, and other structures, or parts thereof, and collect and receive the rents, profits or income therefrom, and to manage, insure, repair, alter, or reconstruct, all such buildings or structures.

5. To bargain and agree for; to buy, sell, exchange,

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mortgage, and pledge; and to deal in or with goods, wares, merchandise, choses in action, and any other property in possession or in action, or any interest therein.

6. To execute, sign, endorse, acknowledge, and deliver deeds, leases, assignments, transfers, covenants, and agreements, pledges, receipts, commercial paper, investments securities, bills, of lading, warehouse receipts and other documents of title, security agreements, and evidence of debt, and such other instruments in writing of whatever kind and nature as my attorney-in-fact may deem necessary and proper.

7. To borrow any sum of money or sums of money on such terms and with such security, whether real or personal property, as my attorney-in-fact may think fit, and for that purpose to execute all promissory notes, mortgages, security agreements, and other instruments which may be necessary or proper.

I give and grant to my attorney-in-fact full power and authority to do and perform all and every act and thing requisite or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally presents, with full power of substitution or revocation and with full authority to deal with such property as authorized above whether held by me separately, severally, or jointly, hereby ratifying and confirming all that my attorney-in-fact, or in my attorney-in-fact's substitute or substitute or substitutes, shall lawfully do or cause to be done by virtue of the authority granted herein.

This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, acts, rights, or powers herein does not limit or restrict, and is not to be construed or interpreted as limiting or restricting the general powers herein granted to my attorney-in-fact.

This power of attorney shall not be affected by disability, incompetency, or incapacity of the Principal. All acts done by my attorney-in-fact pursuant to this power of attorney during any period of disability, incompetency, or incapacity of the undersigned shall have the same effect and inure to my benefit and bind me and my successors in interest as if I were competent, not disabled, and not incapacitated,

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this
the First day of November, 1996.

Lowell M. Estes
LOWELL M. ESTES

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public, in and for said State and County, do hereby certify that LOWELL M. ESTES, as principal, whose name is signed to the foregoing Power of Attorney, and who is known to me, acknowledged before me on this day that being informed of the contents of the said Power of Attorney, said Principal executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the First day of November, 1996.

Alma Alsbrooks
NOTARY PUBLIC

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar. 4, 1997.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

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