

STATE OF ALABAMA
COUNTY OF _____

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, MARGARET F. VANCE of the community of WESTOVER, County of Shelby, State of ALABAMA, have made constituted and appointed, and by these presents do make, constitute, and appoint, JERRY L. BOWEN, of the State of Alabama, my true and lawful attorney for me and in my name, place and stead, and for my use and benefit, to ask, demand, sue for, recover, collect and receive all sums of money, debts, accounts, legacies, bequests, interests, dividends, annuities, and demands whatsoever as are now or shall hereafter become due, owing, payable or belonging to me, and have, use and take all lawful ways and means in my name or otherwise for the recovery thereof, by attachment, arrests, distress or otherwise, and compromise and agree for the same, or other discharges for the same, for me, and in my name, to make, seal, and deliver; to bargain, contract, agree for, purchase, receive, and take lands, tenements, hereditaments and accept the seizure and possession of all lands and all deeds and assurances, in the law therefore, and to lease, let, demise, bargain, sell, remise, release, convey, mortgage, and hypothecate lands, tenements, hereditaments, upon such terms and conditions, and under such covenants, as he shall think fit; also to bargain and agree for, buy, sell, mortgage, hypothecate, and in any manner deal in and with goods, wares, and merchandise, choses in action other property in possession or in any action, and to make, do, and transact all and every kind of business of whatsoever nature or kind, and also for me and in my name, and as my act and deed, to sign, execute, deliver and acknowledge such deeds, leases and assignments of leases, covenants, indentures, agreements, mortgages, bills of lading, bills, bonds, notes, receipts, evidences of debt, releases, and satisfactions of mortgages, judgments and other debts, and such instruments in writing of whatever kind as may become necessary or proper in the premises.

This Power of Attorney shall not be affected by disability, incompetence, or incapacity of the principal MARGARET F. VANCE, it being the intent of the principal to form a Durable power of attorney.

This Power of Attorney shall be deemed sufficient for making medical decision concerning my care.

Giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might do if personally present, with full power of substitution or revocation hereby ratifying and confirming that my said attorney, or his substitutes, shall lawfully do or cause to be done by these presents.

I hereby further nominate, JERRY L. BOWEN, to be appointed by the Court as my guardian, curator, or other fiduciary, should such an appointment become necessary.

This Power of Attorney shall remain in effect until revoked by me in writing and said revocation is recorded in the Office of the Probate Judge of Shelby County, Alabama. This document hereby expressly revokes any previous Power of Attorney executed by me, regardless of requirements or revocation contained therein.

Witness my hand this the 15 of September, 1998.

Margaret F. Vance
MARGARET F. VANCE

Witnesses:

Kelly R. Cannon

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned authority, a Notary Public, in and for said County and State, hereby certify that MARGARET F. VANCE, 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, she executed the same and delivered the same voluntarily on the day the same bears date.

Given under my hand and seal this 15 day of SEPTEMBER, 1998.

Tracey Lemon
Notary Public

Inst : 1998-36565

09/18/1998-36565

12:57 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 CRH

8:50

MTA