

DURABLE POWER OF ATTORNEY

STATE OF ALABAMA
JEFFERSON COUNTY

Inst # 1998-43422
11/04/1998-43422
08:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
004 CRH 16.00

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable Power of Attorney, that I, **FRANCES B. VELARDE**, the undersigned, a resident of Jefferson County, Alabama, do hereby make, constitute and appoint my son, **CASANDRA D. VELARDE** I direct my Power of Attorney to act in, manage, and conduct all of my estate and all of my affairs and for that purpose for me and in my name, place and stead, and for my use and benefit and as my act and deed, to do and execute, or to concur with persons jointly interested with myself therein in the doing or executing of, all or any of the following acts, deeds and things, that is to say:

1. To buy, receive, lease, accept, or otherwise acquire; to sell, convey, mortgage, hypothecate, pledge, quit claim, otherwise encumber or dispose of encumbrance of; any property whatsoever and whatsoever situated, be it real, personal or mixed, or any custody, possession, interest, or right therein or pertaining thereto, upon such terms as my said Attorney shall think proper;

2. To take, hold, possess, invest, lease, or let, or otherwise manage any or all of my real, personal or mixed property, or any interest therein or pertaining thereto; to eject, remove, or relieve tenants or other persons from, and recover possession

of, such property by all lawful means; and to maintain, protect, preserve, insure, remove, store, transport, repair, rebuild, modify or improve the same or any part thereof;

3. To make, do, and transact all and every kind of business, of whatsoever kind or nature, including the receipt, recovery, collection, payment, compromise, settlement and adjustment of all accounts, legacies, bequests, interests, dividends, annuities, claims, demands, debts, or pertaining thereto.

4. To be able to consent to any operations wherein periods of emergency or otherwise and which the person for whom this Power of Attorney is made is unable to consent thereto, either through mental or physical deficiency.

5. To sign any contracts, deeds, mortgages and any and all other documents necessary for the mortgaging, purchase and/or sale of my real estate wheresoever located and/or situated.

GIVING AND GRANTING unto said Attorney full power and authority to do and perform all and every act, deed, matter and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specifically enumerated powers being in aid and exemplification of the full, complete and general power herein granted and not in limitation or definition thereof, and hereby ratifying all that my said Attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by the foregoing attorney-in-fact shall be binding on me,

and my heirs, legal and personal representatives, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been received by my said attorney.

The rights, powers and authority of my said attorney-in-fact herein granted shall commence and be in full force and effect on 11-3-98. The authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, **FRANCES B. VELARDE**, and such rights, powers and authority shall remain in full force and effect until the death of the principal,

Any action taken in good faith pursuant to the foregoing authority without actual knowledge of our deaths shall be binding upon me, my heirs, assigns and personal representatives.

IN WITNESS WHEREOF, as Principal, I have signed this Durable Power of Attorney, at BESSEMER, Alabama, this the 3RD day of November, 1998, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.


FRANCES B. VELARDE

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public, in and for said county in said state, hereby certify that **FRANCES B. VELARDE**, whose name is known to me, acknowledged before me on this day that, being informed of the contents of the said Durable Power of Attorney, she executed the same voluntarily on the day the same bears date. This the 3rd day of November, 1998.


NOTARY PUBLIC

Commission expires 3/24/99

Inst # 1998-43422

11/04/1998-43422
08:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
004 CRH 16.00