

DURABLE POWER OF ATTORNEY

I, **MARGARET E. CRESWELL**, currently of 504 Founders Park Lane, Birmingham, Alabama 35226, appoint my son, **FRANK O. HIGGINS**, of 504 Founders Park Lane, Birmingham, Alabama 35226, as my Attorney-in-Fact.

ARTICLE 1 DURABILITY

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal. It is my intent and desire and I direct that this power of attorney shall remain in full force and effect under the terms and conditions set forth herein. No powers granted by this instrument shall be revoked, terminated, or otherwise limited in any manner whatsoever by my mental or physical disability or incapacity.

ARTICLE 2 AUTHORITIES GRANTED

In general, I give my Attorney-in-Fact full power to act in the management and disposition of all my estate, affairs and property of every kind and wherever situated in such manner and with such authority as I myself might exercise if personally present, it being my intention to give my Attorney-in-Fact the fullest and broadest powers to act for me. Without in any way diminishing the broad general powers just conferred, which are believed and intended to include all of the following, as well as other acts not mentioned, I do specifically authorize my Attorney-in-Fact to do the following on my behalf:

Section 2.1 Financial Accounts. My Attorney-in-Fact may maintain any financial accounts, including checking, savings, or credit union accounts presently in my name, establish new financial accounts in my name, and deposit money into, withdraw money from, and draw checks on these accounts.

Section 2.2 Commercial Paper. My Attorney-in-Fact may receive, endorse, and collect any currency or commercial paper, including, but not limited to, any checks or drafts payable to me.

Section 2.3 Investments. My Attorney-in-Fact may invest and reinvest my funds in any type of investment, including corporate obligations of every kind, preferred or common stocks, securities of any regulated investment trust, partnership interests, and every other type of investment that a prudent investor would buy on his or her own behalf.

Section 2.4 Location of Assets. My Attorney-in-Fact may move any of my property to any place, whether or not within the United States.

Section 2.5 Real or Personal Property. My Attorney-in-Fact may buy, sell, exchange, lease, convey, and grant options with respect to any real or personal property; may negotiate for and enter into contracts and agreements of every nature, concerning real or personal property, including homestead or exempt property; and may execute any instruments and give any

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warranties or indemnifications that my Attorney-in-Fact may deem useful in effecting such transactions. Any such contract, agreement, or lease will be valid and binding for its full term even if it extends beyond my lifetime or the duration of this power of attorney.

Section 2.6 Stock. My Attorney-in-Fact may vote in person or by proxy, sell or otherwise dispose of, cause to be registered in the name of a nominee selected by my Attorney-in-Fact and transfer, redeem, convert, or exchange any stock or other security that now belongs to me or may belong to me in the future or in which I may have an interest, and make, execute, and deliver any endorsement, assignment, certification, or other document in connection with any security.

Section 2.7 Insurance Policies. My Attorney-in-Fact may apply for and own any policies of insurance on my life, on any of my property, and against any liabilities or damages my Attorney-in-Fact may deem advisable, pay any premiums or other charges required to maintain such policies, and exercise any incident of ownership over such policies, including, but not limited to, any right to change beneficiaries, cancel the policy, borrow against any cash values, or make any elections with respect to the policies; provided, however, that my Attorney-in-Fact shall have no power to designate my Attorney-in-Fact directly or indirectly as a beneficiary or contingent beneficiary to receive a greater share or proportion of any life insurance proceeds than such Attorney-in-Fact would have otherwise received unless such change is consented to by all other beneficiaries who would have received the life insurance proceeds but for the proposed change. This limitation shall not apply to any designation of my Attorney-in-Fact as beneficiary in a fiduciary capacity, with no beneficial interest. Notwithstanding the foregoing, my Attorney-in-Fact may not exercise any power or authority over any life insurance policies which I own on the life of my Attorney-in-Fact.

Section 2.8 Property Management. My Attorney-in-Fact may improve, develop, manage, lease, or abandon any of my property.

Section 2.9 Nominees. My Attorney-in-Fact may hold any of my property in the name of any trustee, custodian or nominee, without disclosing this relationship.

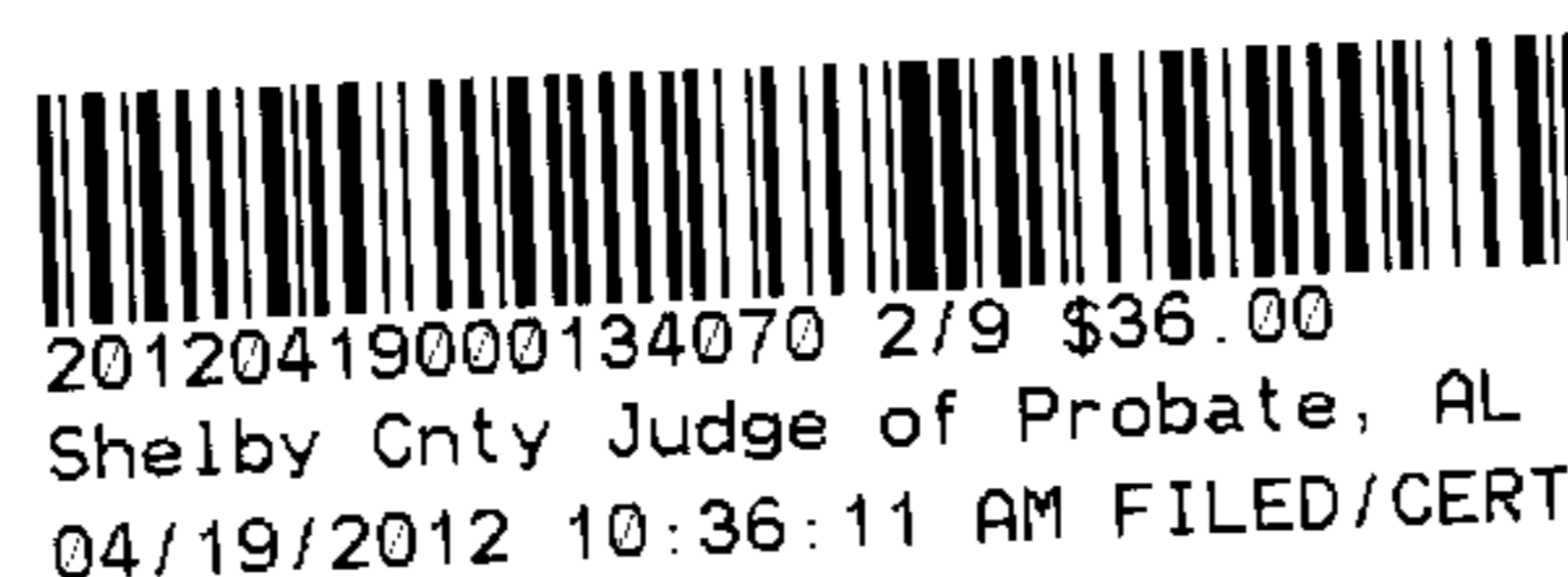
Section 2.10 Motor Vehicles. My Attorney-in-Fact may apply for or transfer any certificate of title on any motor vehicle and may represent that such vehicle is free and clear of all liens and encumbrances not otherwise noted in the transfer documents.

Section 2.11 Legal Actions. My Attorney-in-Fact may prosecute or defend any action to protect me, my property, or my Attorney-in-Fact in the performance of duties under this instrument, and pay, contest, or settle any claim by or against me or my Attorney-in-Fact arising out of the performance of duties under this instrument.

Section 2.12 Employees. My Attorney-in-Fact may employ persons, even if they are associated with my Attorney-in-Fact, to advise or assist in the performance of the duties under this instrument.

Section 2.13 Loans. My Attorney-in-Fact may borrow and lend money on such terms, including, but not limited to, interest rates, security, and loan duration, as my Attorney-in-Fact

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may deem advisable, and in so doing may make loans at interest rates below market levels to any person other than my Attorney-in-Fact.

Section 2.14 Real Property. Without limiting any other provision hereunder, this power of attorney specifically gives my Attorney-in-Fact the full power to manage, deal with, lease, and/or sell my interest in any of my real property, wherever situate. This power also gives these authorities to my Attorney-in-Fact with respect to any fixtures attached to any of my real property, any personal property used in connection with my real property, and any policies of casualty insurance on my real property.

Section 2.15 Tax Returns. My Attorney-in-Fact may prepare, sign and file any returns of tax, refund claims, requests for extension of time to file or pay, petition to any court with respect to any tax, offers, waivers, consents, powers of attorney and other documents relating to any type of Federal, state, local or foreign tax, and execute any elections I may have under any such tax laws. My Attorney-in-Fact may represent me before any office of the Internal Revenue Service or any state agency and receive confidential information regarding tax matters for all periods, whether before or after the execution of this instrument. I waive any privileges I may have against disclosure of any confidential tax information to my Attorney-in-Fact.

Section 2.16 Disclaimer. My Attorney-in-Fact may disclaim all or part of any transfers to me if it is probable that no gift taxes will be imposed on me on account of such disclaimer.

Section 2.17 Safe Deposit Boxes. My Attorney-in-Fact may enter my existing safe deposit boxes, close them out and open any new safe deposit boxes in my name.

Section 2.18 Retirement Benefits. My Attorney-in-Fact may establish one or more "individual retirement accounts" or other retirement plans or arrangements in my name. In connection with any pension, profit sharing or stock bonus plan, individual retirement arrangement, Roth IRA, Code Sec. 403(b) annuity or account, Code Sec. 457 plan, or any other retirement plan, arrangement or annuity in which I am a participant or of which I am a beneficiary (whether established by my Attorney-in-Fact or otherwise) (each of which is hereinafter referred to as "such Plan"), my Attorney-in-Fact may do the following:

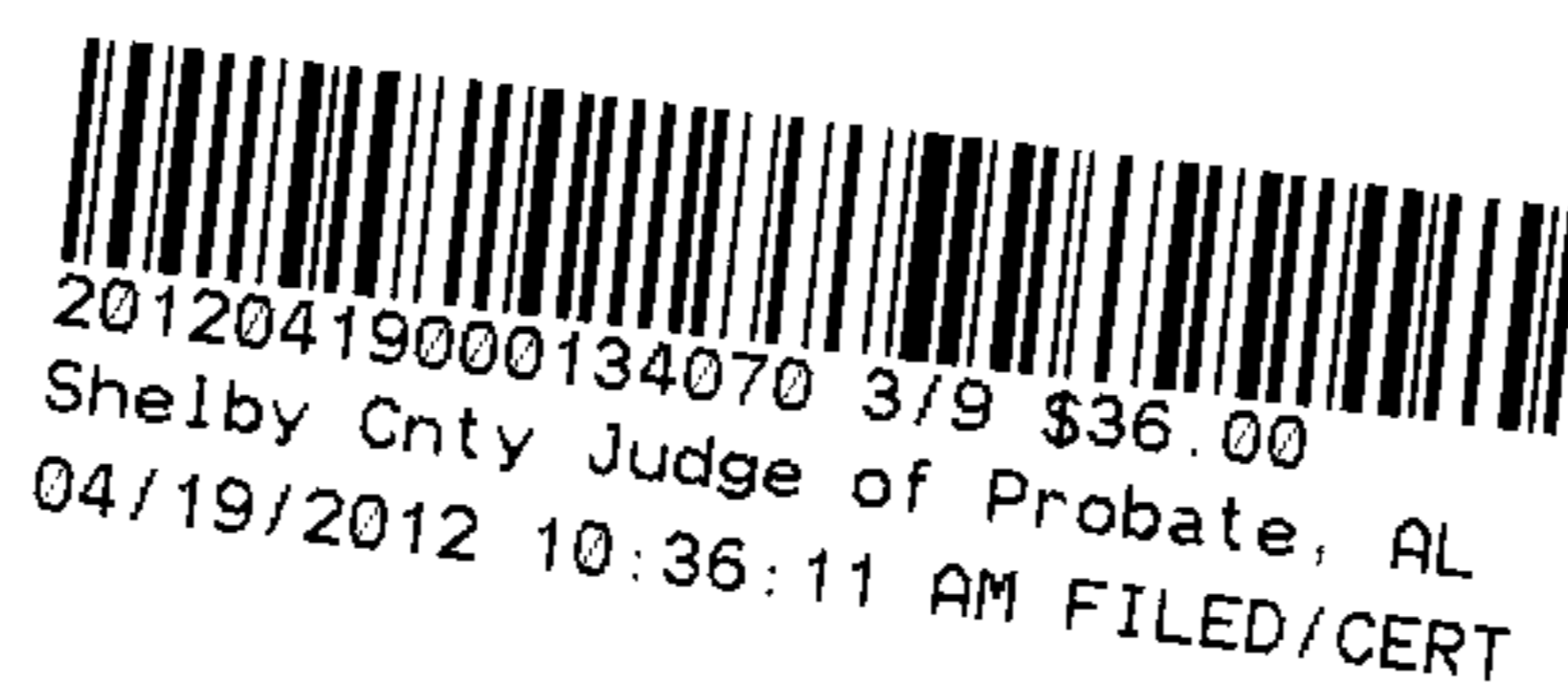
(a) Make contributions (including "rollover" contributions) or cause contributions to be made to such Plan with my funds or otherwise on my behalf.

(b) Receive and endorse checks or other distributions to me from such Plan, or arrange for the direct deposit of the same in any account in my name.

(c) Elect a form of payment of benefits from such Plan, withdraw benefits from such Plan and make, exercise, waive or consent to any and all elections and/or options that I may have regarding the contributions to, investments or administration of, or distribution or form of benefits under, such Plan.

(d) Designate one or more beneficiaries or contingent beneficiaries for any benefits payable under such Plan on account of my death, and change any such prior designation of

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beneficiary made by me or by my Attorney-in-Fact; provided, however, that my Attorney-in-Fact shall have no power to designate my Attorney-in-Fact directly or indirectly as a beneficiary or contingent beneficiary to receive a greater share or proportion of any such benefits than such Attorney-in-Fact would have otherwise received unless such change is consented to by all other beneficiaries who would have received the benefits but for the proposed change. This limitation shall not apply to any designation of my Attorney-in-Fact as beneficiary in a fiduciary capacity, with no beneficial interest.

Section 2.19 Payments. My Attorney-in-Fact may pay any and all bills, accounts, claims, and demands now or hereafter payable by me.

Section 2.20 Mail. My Attorney-in-Fact may receive and open my mail, change my mailing address, and otherwise represent me in any matter concerning the U.S. Postal Service.

Section 2.21 Property Jointly Owned. My Attorney-in-Fact may join with other persons with whom I own property as joint tenants with right of survivorship or as tenants by the entireties in any transaction regarding that property.

Section 2.22 Rights and Options. My Attorney-in-Fact may exercise all rights and options, or empower another to exercise those rights and options, concerning sole proprietorships, general or limited partnerships, joint ventures, business trusts, land trusts, limited liability companies, and other domestic and foreign forms of organizations.

Section 2.23 Transact Business. My Attorney-in-Fact may transact all business, make, execute and acknowledge all contracts, orders, deeds, bills of sale, assurances, promissory notes, mortgages, and other instruments of any nature which may be requisite or proper to effectuate any matter or things pertaining to or belonging to me.

Section 2.24 Memberships. My Attorney-in-Fact may continue or discontinue my membership in any club or other organization.

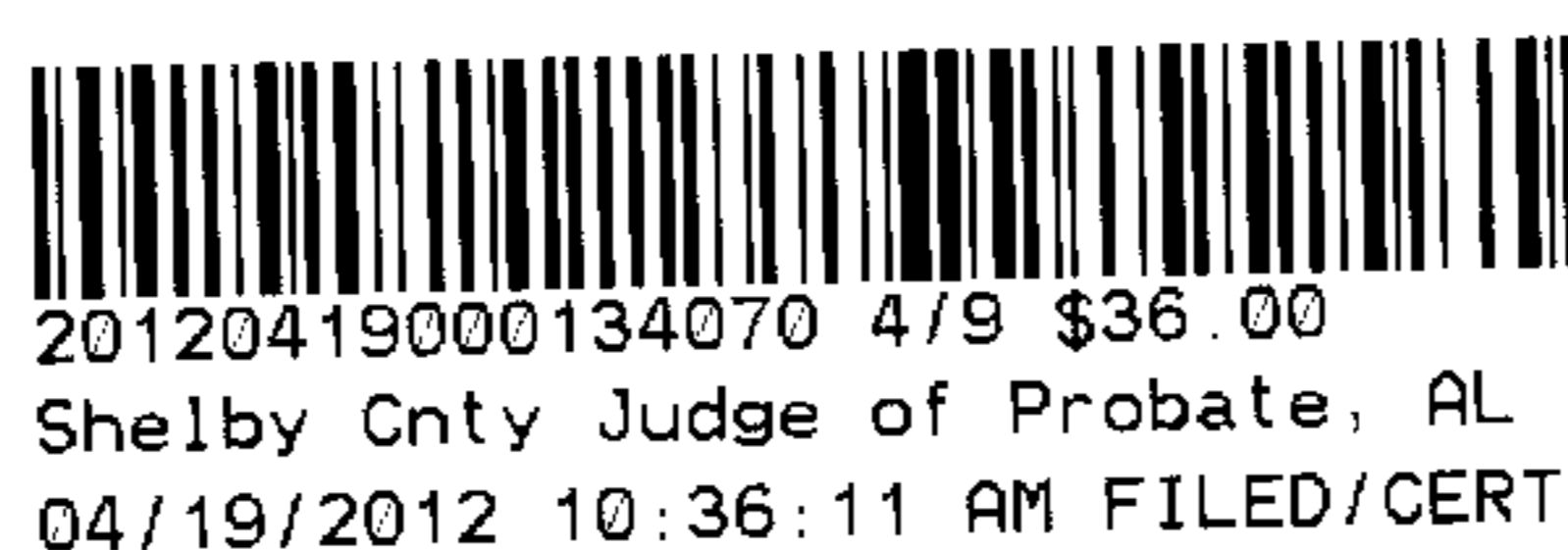
Section 2.25 Acceptances and Resignations. My Attorney-in-Fact may accept or resign on my behalf from any offices or positions which I may hold, including any fiduciary positions.

Section 2.26 Credit Accounts. My Attorney-in-Fact may continue, use, or terminate any charge or credit accounts.

Section 2.27 Investment Management Services. My Attorney-in-Fact may employ and compensate any investment management service, financial institution, or similar organization to advise my Attorney-in-Fact and to handle all investments and to render all accountings of funds held on my behalf under custodial, agency, or other agreements.

Section 2.28 Nominations. My Attorney-in-Fact may nominate on my behalf a person (including my Attorney-in-Fact) or entity to be appointed by a court of appropriate jurisdiction as guardian of my person or as my conservator, or both, or as custodian for my property during the pendency of any proceedings to determine my competency.

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Section 2.29 Gifts.

(a) My Attorney-in-Fact may make gifts to my descendants. My Attorney-in-Fact may make these gifts in any amount, as my Attorney-in-Fact may deem to be in my best interest, considering my history of making such gifts and my estate plan.

(b) My Attorney-in-Fact may make gifts on my behalf to any charitable organization, in a manner that my Attorney-in-Fact may determine to be consistent with my general donative history.


(c) Gifts under this Article may be made outright or to a trust for the primary benefit of a permissible donee or multiple permissible donees, or to any legal guardian or custodian under any applicable Uniform Transfers (or Gifts) to Minors Act, as my Attorney-in-Fact may deem appropriate, even if my Attorney-in-Fact is such a trustee, guardian, or custodian. My Attorney-in-Fact may apply for, fund, modify, withdraw from, or terminate a qualified tuition plan authorized under Code Sec. 529, or its successor provisions, for any permissible donee, including the right to combine accounts, to transfer an account from one state to another, to redirect the investment of the account (to the extent permitted by law), or to change the designated beneficiary of the plan.

(d) No gift may be made from my assets to any Attorney-in-Fact of mine, except as is appropriate for that donee's health, support, or maintenance, determined without taking into account any other available income and assets. No Attorney-in-Fact may use any of my assets in a manner that would discharge the legal obligation of that Attorney-in-Fact to support any of my descendants.

Section 2.30 Other. My Attorney-in-Fact may do any other thing that my Attorney-in-Fact may reasonably deem advisable, necessary, or desirable for the management of my affairs or for my health, comfort, or welfare.

**ARTICLE 3
DEALING WITH A REVOCABLE TRUST**

My Attorney-in-Fact may transfer any of my assets to any revocable trust created by me, to be administered under the terms of such trust, and withdraw assets from any such trust for any proper purpose, even if my Attorney-in-Fact is a trustee of such trust. My Attorney-in-Fact may transfer any of my assets to a corporate trustee to hold under the terms of its standard "standby" or "combination" trust, provided that such trust is solely for my benefit, may be amended or revoked either by me or by the holder of my power of attorney at any time and shall provide that at my death all assets then held in such trust shall be delivered to the personal representative of my estate.


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**ARTICLE 4
SUCCESSORS**

If my son, Frank O. Higgins, is unable or unwilling to serve or continue serving, I appoint my daughter, Pamela K. Palmer, as successor Attorney-in-Fact with all of the authorities and powers granted the Attorney-in-Fact succeeded.

**ARTICLE 5
MISCELLANEOUS AND DEFINITIONS**

Section 5.1 Revocation. I may revoke this power of attorney by a written instrument, but all persons shall recognize the continuing authority of my Attorney-in-Fact under this power of attorney until actual receipt of a written notice of revocation. No one shall be liable to me or to my estate for losses resulting from the good faith recognition of the authority of my Attorney-in-Fact prior to actual receipt of a written notice of revocation.

Section 5.2 Revocation of Prior Powers. I hereby revoke, annul, and cancel any and all general powers of attorney previously executed by me, if any, and the same shall be of no further force or effect. However, I do not intend in any way in this instrument to affect, modify, or terminate any special, restricted, or limited power or powers of attorney I previously may have granted in connection with any banking, borrowing, or commercial transaction.

Section 5.3 Reliance. I hereby authorize the use of a photo copy of this power of attorney, in lieu of the original copy executed by me, for the purpose of effectuating the terms and provisions hereof.

Section 5.4 Purchasers. A purchaser from my Attorney-in-Fact is not obligated to see to the application of the purchase money or other consideration paid for such property.

Section 5.5 Governing Law. This power of attorney shall be governed by and construed according to the laws of the State of Alabama.

Section 5.6 Code. References in this instrument to the "Internal Revenue Code" or "Code" or to provisions thereof are to the Internal Revenue Code of 1986, as amended at the time in question.

Section 5.7 Construction. In this instrument, whenever the context requires, the singular number includes the plural and vice versa, and reference to any gender includes either masculine or feminine, as appropriate. Use of descriptive titles for Articles and Sections in this instrument is for the purpose of convenience only and is not intended to affect the application of those provisions. For purposes of this power of attorney, "herein," "hereunder," "hereof" and other equivalent words refer to this power of attorney in its entirety and not solely to the particular portion of this power of attorney in which such word is used, and reference to "this Article," "this Section," or similar references to a specific part of this power of attorney shall refer to the particular Article, Section, or specific part in which such reference appears.

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Section 5.8 Appointment of a Conservator. I request that no conservatorship proceeding for my property be instituted in the event of my disability, it being my intention that this power of attorney shall permit my Attorney-in-Fact to act on my behalf. If a conservator of my estate needs to be appointed for me by a court, I nominate my Attorney-in-Fact designated in this Power of Attorney.

Section 5.9 Inventory and Accounts. My Attorney-in-Fact shall keep full and accurate inventories and accounts of all transactions for me as my Attorney-in-Fact. Such inventories and accounts will be made available for inspection upon request by me or by my guardian or personal representative. My Attorney-in-Fact need not file any inventory or accounts with any court or clerk.

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IN WITNESS WHEREOF, I, **Margaret E. Creswell**, sign my name of this Durable Power of Attorney on this 10 day of April, 2012, and being first duly sworn, do hereby declare to the undersigned authority that I sign it willingly, that I execute it as my free and voluntary act for the purposes therein expressed, and that I am nineteen years of age or older, of sound mind, and under no constraint or undue influence.

Margaret E. Creswell (SEAL)
Margaret E. Creswell, Principal

WITNESSES:

I am witnessing this document because I believe this person to be of sound mind and under no undue influence. I did not sign the person's signature, and I am not an Attorney-in-Fact named herein. I am not related to the person by blood, adoption, or marriage and not in any way entitled to any part of her estate. I am witnessing this document on this 10TH day of APRIL, 2012.

HEIDI SIZEMORE
Name of Witness

ZACHARY D. ALSOBROOK
Name of Witness

Heidi Sizmore
Signature of Witness

Zachary D. Alsbrook
Signature of Witness

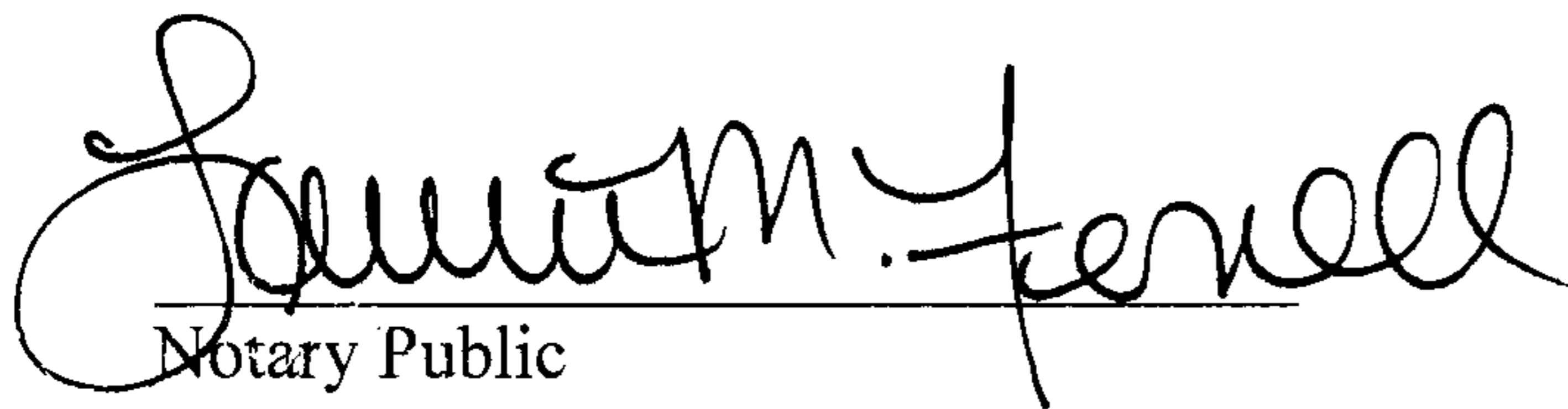
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STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned authority, Notary Public in and for said County, in said State, hereby certify that **Margaret E. Creswell**, whose name is signed to the foregoing Durable Power of Attorney, and who is known to me, acknowledged before me on this day and that, being informed of the contents of the Power of Attorney, he has executed the same voluntarily on the same bears date.

Given under my hand and official seal this 10th day of APRIL, 2012.


Notary Public

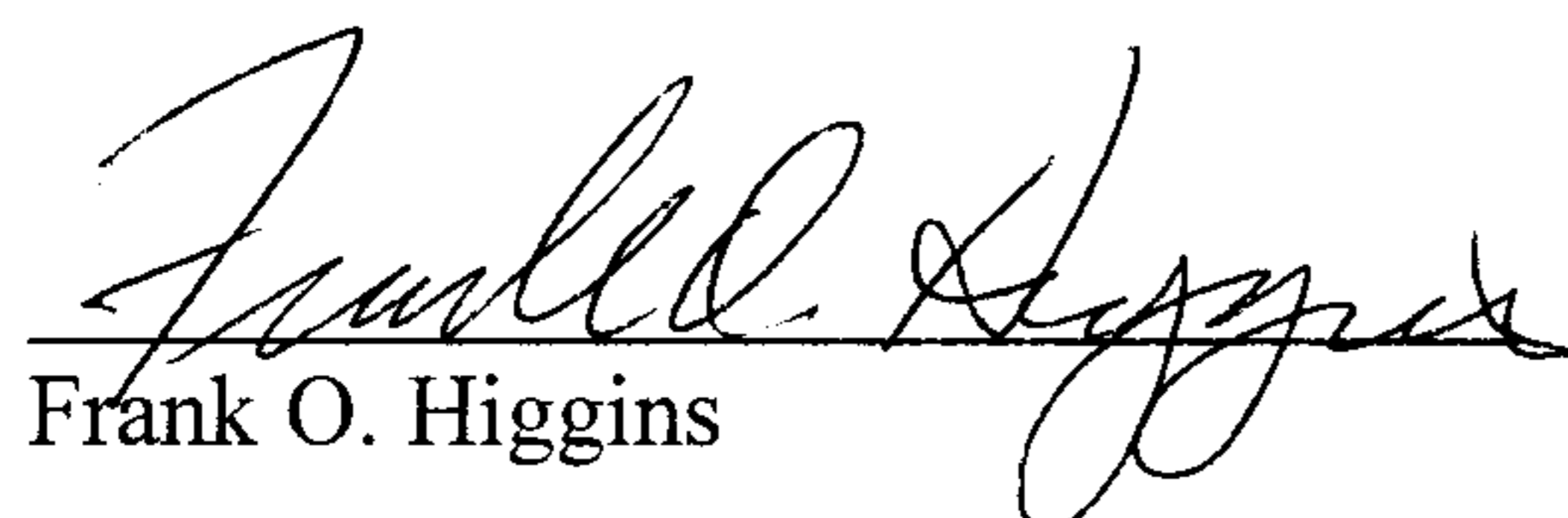
My commission expires: **MY COMMISSION
EXPIRES ON :
APRIL 16, 2013**



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ACKNOWLEDGMENT OF AGENT

By accepting or acting under the appointment, the agent assumes the fiduciary duty and other legal responsibilities of an agent.


Frank O. Higgins

This Instrument was prepared by:
Zachary D. Alsobrook
LPHA Law
1904 Indian Lake Drive, Suite 100
Birmingham, Alabama 35244

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