

Durable Power of Attorney With Detailed Powers

I, Elizabeth Ann Lowenthal, the principal, of Columbiana City, State of Alabama, hereby designate Robert C. Lowenthal of Jemison City, State of Alabama, my attorney-in-fact and agent (subsequently called my agent), in my name and for my benefit. In the event of my death or permanent disability or physical unavailability he shall have the following powers, duties and responsibilities. In the event of only my physical unavailability, by way of being overseas, he shall make good faith effort to confer with me via skype or email, before making any decisions that would potentially incur expenses over \$500 to me or any business entity I represent:

1. **General Grant of Power.** To exercise or perform any act, power, duty, right, or obligation whatsoever that I now have or may hereinafter acquire relating to any property, real or personal, tangible or intangible, now owned or hereafter acquired by me, including, without limitation, the following specifically enumerated powers. I grant to my agent full power and authority to do everything necessary in exercising any of the powers herein granted as fully as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my agent shall lawfully do or cause to be done by virtue of this power of attorney and the powers herein granted.

A. **Power of Collection and Payment.** To forgive, request, demand, sue for, recover, collect, receive, hold all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, annuities, pensions, profit sharing retirement, social security, insurance, and other contractual benefits and proceeds, all documents of title, all property, real or personal, tangible or intangible property rights and demands whatsoever, liquidated or unliquidated, now or hereafter owned by or due, owing, payable or belonging to me, or in which I have or may hereafter acquire an interest; to have use and take all lawful means and equitable and legal remedies and proceeding in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to execute and deliver for me, on my behalf and in my name, all endorsements, releases, receipts, or other sufficient discharges for the same;

B. **Power to Acquire and Sell.** To acquire, purchase, exchange, grant options to sell, and convey real or personal property, tangible or intangible, or interests therein, on such terms and conditions as my agent shall deem proper;

- C. **Management Powers.** To maintain, repair, improve, invest, manage, insure, rent, lease, encumber, and in any manner deal with any real or personal property, tangible or intangible, or any interest therein, that I now own or may hereinafter acquire, in my name and for my benefit, upon such terms and conditions as my agent shall deem proper;
- D. **Banking Powers.** To make, receive, and endorse checks and drafts, deposit, and withdraw funds, acquire and redeem certificates of deposit in banks, savings and loan associations, and other institutions, execute or lease such deeds of trust or other security agreements as may be necessary or proper in the exercise of the rights and powers herein grant;
- E. **Motor Vehicles.** To apply for a Certificate of Title upon, and endorse and transfer title thereto in my name, for any automobile, truck, pickup, van, motorcycle, or other motor vehicle, and to represent in such transfer assignment that the title to said motor vehicle is free and clear of all liens and encumbrances except those specifically set forth in such transfer assignment;
- F. **Business Interest.** In the event of my death or permanent disability, to conduct or participate in any lawful business of whatever nature for me and in my name; execute partnership agreements and amendments thereto, incorporate, reorganize, merge, consolidate, recapitalize, sell, liquidate, or dissolve any business; elect or employ officers, directors, and agents; carry out the provisions of any agreement for the sale of any business interest or the stock therein; and exercise voting rights with respect to stock, either in person or by proxy, and exercise stock options;
- G. **Tax Powers.** To prepare, sign, and file joint or separate income-tax returns or declarations of estimated tax returns with respect to gifts made by me for any year or years; to consent to any gift and to utilize any gift-splitting provisions or other tax election; and to prepare, sign, and file any claims for refund of any tax;
- H. **Safety Deposit Boxes.** To have access at any time or times to any safe deposit box rented by me, wheresoever located, and to remove all or any part of the contents thereof, and to surrender or relinquish said safe deposit box, and any institution in which any such safe deposit box may be located shall not incur any liability to me or my estate as a result of permitting my agent to exercise this power.

2. Interpretation and Government Law. This instrument is to be construed and interpreted as a general durable power of attorney. The enumeration of specific powers herein is not intended to, nor does it, limit or restrict the general power herein granted to my agent. This instrument is executed and delivered in the above named State, and the laws of said state shall govern all questions as to the validity of this power and construction of its provisions.

3. Third-Party Reliance. Third parties may rely upon the representations of my agents as to all matters, to any power granted to my agent, and no person who may act in reliance upon the representation of my agent, or the authority granted to my agent, shall incur any liability to me or my estate as a result of permitting my agent to exercise any power.

4. Disability of Principal. This General Power of Attorney shall not be affected by my subsequent disability or incompetency.

IN WITNESS WHEREOF, I have executed this General Durable Power of Attorney, and I have directed that photographic copies of this power shall have the same force and effect as an original.

EA LHO
Principal

Attested and subscribed in the presence of the principal and subsequent to the principal subscribing same:

Lyda Gay Donald
Witness
Lyda Gay Donald

Doris M. Goodwin
Witness
DORIS M. Goodwin

STATE OF Alabama

COUNTY OF Shelby

On the 2nd day of June, 2011, personally appeared before me Elizabeth Ann Lowenthal, Lyda G. Donald, Doris M. Goodwin, the signer(s) of the within instrument, who duly acknowledged to me that they executed the same.



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
08/18/2015 10:38:14 AM
\$20.00 CHERRY
20150818000286870

Robert J. Miller
Notary Public

J. Fuhrmeister

MY COMMISSION EXPIRES JULY 26, 2011