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General Durable Power of Attorney Downs Gale Champion

KNOW ALL MEN BY THESE PRESENTS; that I, DONNA GALE CHAMPION, a legal resident of SHELBY County, State of Alabama have made, constituted and appointed and by these presents do make, constitute, and appoint JESSICA SUZANNE TAYLOR, to serve as my true and lawful powers of attorney. Further, I revoke any and all previous powers of attorney that may be held by any person.

- 1. GENERAL GRANT OF POWER: To exercise or perform any act, power, duty, right, or obligation whatsoever that I now have or may hereafter acquire, relating to any person, matter, transaction or 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 or attorney and the powers herein granted;
- (a) Powers of Collection and Payment: To forgive request, demand, sue for, recover, collect, receive, and hold all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, devises, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension, profit sharing, retirement, social security, insurance and other contractual benefits and proceeds, all documents of title, all property, real or personal, intangible and tangible property and property rights and demands whatsoever, liquidated or un-liquidated, 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 proceedings 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 and grant options to sell, mortgage, pledge, lease, sell and convey real or personal property, tangible or intangible, or interests, therein, on such terms and conditions as my Agent shall deem proper, with full authority to sign endorse, execute and deliver any sales agreement, deed, bill of sale and all other instruments or documents pertaining to the sale of any of my real or personal property; and to enter into bonds, contracts, mortgages and deeds connected therewith;
- (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 hereafter 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 releaser such deeds of trust or other security agreements as may be necessary or proper in the exercise of the rights and powers herein granted;
- (e) Motor Vehicles: To apply for certificate of title upon, and endorse and transfer title thereto, 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 Interests: To conduct or participate in any lawful business of whatever nature for me and in my name; to execute partnership agreements and amendments and amendments thereto; to incorporate, reorganize, merge, consolidate, recapitalize, sell liquidate

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or dissolve any business; to elect or employ officers, directors, and Agent; to carry out the provisions of any agreement for the sale of any business interest or stock therein; and to exercise voting rights with respect to stock, either in person or by proxy, and to exercise stock options;

- (g) Tax Powers: To prepare, sign and file joint or separate income tax returns or declarations of estimated tax for any year or years; to prepare, sign and file gift 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 provision or other tax election; and to prepare, sign and file any claims for refund of any tax;
- (h) Safe 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;
- (i) Power to Hold Property and Make Investments: To hold or acquire any property or securities, regardless of whether such property or securities are a so-called "legal" investment, where such course is, in the said Agent's opinion, for my best interest;
- (j) Power of Access and Disclosure of Medical Records and Financial Information: To request, receive and review any information, verbal or written, regarding my financial affairs or my physical or mental health, including medical and hospital records, and to execute any releases or other documents that may be required in order to obtain such information, and to disclose such information to such persons, organizations, firms or corporations as my Agent shall deem appropriate; for the purposes of the Health Insurance Portability and Accountability Act (HIPPA), my Agent shall be considered my Personal Representative and shall have the authority to access and disclose my protected health information;
- (k) Power to Provide Health Care Services: To give or withhold consent to any medical procedure, test or treatment for me including choice of a physician, choice of a hospital or nursing home; to revoke, withdraw, modify or change consents to such procedures, tests or treatment; and to provide such other care, comfort, maintenance and support as my Agent may deem necessary;
- (l) Power to employ and Discharge Health Care Personnel: To employ and discharge medical personnel including such physicians, psychiatrists, dentists, nurses, and therapists as my Agent shall deem necessary for my physical, mental and emotional well-being, and to pay such individuals, or any of them, reasonable compensation;
- (m) Power to Borrow: To borrow any sum or sums of money on such terms (including the power to borrow against the cash surrender value of any life insurance policy issued on my life), and with such security, whether real or personal property, as my Agent may think fit, and for that purpose to execute all promissory notes, bonds, mortgages, deeds of trust, security agreements, and other instruments which may be necessary or proper;
- (n) Disclaimer: To exercise or release powers of appointment in whole or in part and to disclaim or renounce in whole or in part any interest that I might otherwise have as a joint owner, beneficiary, heir or otherwise and in exercising such discretion, my Agent may take into account such matters as shall include but shall not be limited to any reduction in estate or inheritance taxes on my estate, and the effect of such renunciation or disclaimer upon persons interested in my estate and persons who would receive the renounced or disclaimed property;
- (0) Trusts: To transfer, assign and convey any property or interest in property, the legal or equitable title to which is in my name, to any trust of which I am the primary beneficiary during my lifetime and under the terms of which I expressly have the power to amend or revoke such trust, and to exercise any right of withdrawal of income and/or principal which I may have pursuant to the terms and conditions of such trust, whether such trust was created before or after the execution of this power of attorney;
- (p) Power to Change any Beneficiaries on Any Insurance Policies on My Life: To change the beneficiaries on any insurance policies on my life, provided, however, that neither such right and power, nor any other rights and powers, shall be exercisable with respect to any policies of life insurance on the life of my said Agent herein named, which may at any time be owned by me;

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- 2. <u>MISCELLANEOUS</u>: I grant to the Agent named herein the following additional powers and authority:
- (a) In the event my Agent named herein should be of the opinion at any time that she does not have the expertise to manage all or any part of my assets, I grant to said Agent the right and power to delegate the management powers hereinabove granted over all or any part of my assets to any bank or trust company having at such time total resources of not less than One Hundred Twenty-Five Million Dollars, and to enter into any management or agency agreements with the said bank or trust company pertaining thereto, with the right on the part of the Agent named herein to revoke and cancel any such agreement at any time upon not more than ninety (90) days written notice to said bank or trust company;
- (b) I grant full and absolute authority to the Agent named herein, on a non-cumulative, yearly basis, to make gifts to my children, in trust or otherwise, as well as to their spouses and to their children, in trust or otherwise, with the amount of gifts to each such person each year not to exceed that amount which is excludable from the total amount of gifts made during such year under Section 2503(b) of the Internal Revenue Code of 1986 as amended from time to time.
- (c) I further authorize and empower the Agent named herein to use and apply so much of the income and principal of the assets comprising my estate as may be necessary or desirable, in the sole discretion of the Agent, for the maintenance and support of any person dependent upon me, taking into consideration other income, resources, or financial assistance available to any of them from all other sources, any provision herein to the contrary notwithstanding, the Agent shall have no power or authority to use or apply the principal to discharge any legal obligation that the Agent or any other person may have to support me or any dependent of mine, except to the extent that there are no assets reasonably available to the person having the obligation of support to pay the same.
- (d) I further authorize and empower my Agent to engage, employ and dismiss any Agents, clerks, servants, attorneys-at-law, accountants, investment advisors, custodians, or other persons in and about the performance of these presents as my Agent shall think fit, including the right to substitute others as my true and lawful attorney to represent me in all matters covered by this power of attorney, and to delegate and revoke the authority so granted.
- 3. <u>INTERPRETATION AND GOVERNING LAW:</u> This instrument, effectively immediately upon execution, is to be construed and interpreted as a general durable power of attorney and shall not be affected by my disability, incompetency or incapacity. The enumeration of specific powers herein is not intended to, nor does it, limit or restrict the general powers here granted to my Agent. This instrument is executed and delivered in the State of Alabama and the laws of the State of Alabama shall govern all questions as to the validity of this power and the construction of its provisions.
- 4. <u>INDEMNITY:</u> I hereby bind myself to indemnify my Agent and any successor or substitute who shall so act against any and all claims, demands, losses, damages, actions, and causes of action, including expenses and reasonable attorneys' fees which my Agent at any time may sustain or incur in connection with carrying out the authority granted her in this power of attorney.
- 5. THIRD PARTY RELIANCE: Third parties may rely upon the representations of my Agent and any successor or substitute as to all matters relating to any power granted hereunder, and no person who may act in reliance upon the representations of my Agent and any successor or substitute or the authority granted hereunder shall incur any liability to me or my estate as a result of permitting my Agent and any successor or substitute to exercise any power.
- 6. <u>EFFECTIVENESS OF POWER OF ATTORNEY:</u> This instrument is to be construed and interpreted as a general durable power of attorney and the rights, powers, and authority of my Agent granted herein, shall commence and be in full force and effect immediately upon execution and it shall not be affected by my becoming disabled, incompetent or incapacitated or the lapse of time. It is my intent that the authority conferred herein shall be exercisable notwithstanding my physical disability or mental incompetence.

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- 7. <u>NOMINATION OF GUARDIAN OR CONSERVATOR</u>: In the event court proceedings are hereafter commenced to appoint a guardian, conservator or other fiduciary to take charge of my person, or to manage and conserve my property, I hereby nominate and appoint my Agent JESSICA SUZANNE TAYLOR, (or any successor Agent serving thereunder) as my guardian, conservator, or other fiduciary.
- 8. **REVOCATION:** This general, durable power of attorney may be voluntarily revoked by me by written instrument delivered to my Agent. My guardian may also revoke this instrument by written instrument delivered to my Agent. Any affidavit executed by my Agent stating that she does not have, at the time of doing any act pursuant to this power of attorney, actual knowledge of the revocation or termination of this power of attorney, is, in the absence of fraud, conclusive proof of the non-revocation or non-termination of the power at that time.
- 9. **DEATH:** My death shall not revoke or terminate this agency as to my Agent or any other person who, without actual knowledge of my death, acts in good faith under this power of attorney. Any action so taken, unless otherwise invalid or unenforceable, shall be binding upon me and my heirs, devisees, and personal representatives.

IN WITNESS THEREOF, I have executed this General Durable Power of Attorney, effective as of the date of execution.

Donne Jele Champion, GRANTOR

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned, do hereby certify that I am a duly commissioned, qualified and authorized notary public in and for the State of Alabama, and that **DONNA GALE CHAMPION**, Grantor in the foregoing Power of Attorney, dated this date, and hereto annexed, who is personally known to me as the person who executed the foregoing Power of Attorney, appeared before me this day within the territorial limits of my authority, and being first duly sworn, executed said instrument after the contents thereof had been read and duly explained to her and she acknowledged that the execution of said instrument by her was her free and voluntary act and deed for the uses and purposes therein set forth, and the facts stated therein are true and correct.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal this, the day of Quesco, 2022.

Notary Public

My Commission Expires: 16 - 27

Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
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