

4394

DURABLE POWER OF ATTORNEY

STATE OF ALABAMA

COUNTY OF JEFFERSON

Know all Men by These Presents, which are intended to constitute a Durable Power of Attorney, that I, Naomi P. Regan, the undersigned, of Birmingham, Alabama, Jefferson County, do hereby make, constitute and appoint my son, Charles W. Regan of Birmingham, Alabama, Jefferson County, as my true and lawful attorney in fact, for me and in my name, place and stead, and on my behalf and for my use and benefit:

To exercise or perform any act, power, duty, right, or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business property, real or personal, tangible or intangible, or whatsoever;

To request, ask, demand, sue for, recover, collect, receive and hold and possess 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 and retirement benefits, insurance benefits and proceeds, any and all documents of title, chooses in action, personal and real property, tangible and intangible property and property rights, and demands whatsoever, liquidated or unliquidated, as now are, or shall hereafter become, owned by me, or due, owing, payable or belonging to, me or in which I have or may hereafter acquire interest, to have, use, and take all lawful means and equitable and legal remedies, procedures, and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute, and deliver for me, on my behalf, and in my name, all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same;

To lease, purchase, exchange, and acquire, and to agree, bargain, and contract for the lease, purchase, exchange, and acquisition of, and to accept, take, receive, and possess any real or personal property whatsoever, tangible or intangible, or interest thereon, on such terms and conditions, and under such covenants, as my said attorney in fact shall deem proper;

To maintain, repair, improve, manage, insure, rent, lease, sell, convey, subject to liens, mortgage, subject to deeds of trust, and hypothecate, and in any way or manner deal with all or any part of any real or personal property whatsoever, tangible or intangible, or any interest therein, that I now own or may hereafter acquire, for me, in my behalf, and in my name and under such terms and conditions, and under such covenants, as my said attorney in fact shall deem proper;

To conduct, engage in, and transact any and all lawful business of whatever nature or kind for me, on my behalf, and in my name;

To make, receive, sign, endorse, execute, acknowledge, deliver, and possess such applications, contracts, agreements, options, covenants, conveyances, deeds, trust deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, letters of credit, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of, banks, savings and loan associations, credit unions, or other financial institutions or associations, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, liens, judgments, security agreements and other debts and obligations and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted:

I grant to my said attorney in fact full power and authority to do, take and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said attorney in fact, or its substitute, shall lawfully do or

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✓ *Calisher Title*

cause to be done by virtue of this power of attorney and the rights and powers herein granted.

This instrument is to be construed and interpreted as a durable and general power of attorney. The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it, limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to my said attorney in fact.

The rights, powers and authority of my said attorney in fact herein granted shall commence and be in full force and effect upon my disability, incompetency, or incapacity and such rights, powers and authority shall remain in full force and effect thereafter until my death or until my disability, incompetency or incapacity is otherwise terminated. For purposes of this power of attorney, whether I suffer under a disability, incompetency or incapacity, and the date on which such disability, incompetency or incapacity began or begins, shall be determined by the sworn written statement of two medical doctors licensed to practice in the State of Alabama. Likewise, this power of attorney shall terminate when in the opinion of two medical doctors licensed to practice in the State of Alabama, expressed by sworn written statement, I no longer suffer under a disability, incompetency or incapacity. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death 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 Birmingham, Alabama, this the 16<sup>th</sup> day of December 1987, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

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1. Doc Fee	_____
2. Mfg Fee	_____
3. Recording Fee	5.00
4. Instrument Fee	3.00
5. No Tax Fee	1.00
6. Certified Fee	_____
Total	9.00

Naomi P. Regan

STATE OF ALA. SHELBY CO.  
I CERTIFY THIS  
INSTRUMENT WAS FILED  
91 JUN 28 PM 4:41

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned Notary Public, in and for said County in said State, hereby certify that Naomi P. Regan, whose name is signed to the foregoing Durable Power of Attorney and who is known to me, acknowledged before me this day that, being informed of the contents of said Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 16 day of December 1987.

Naomi P. Regan (SEAL)  
Notary Public

My Commission expires April 27, 1988