

DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)

JEFFERSON COUNTY)

KNOW ALL PEOPLE BY THESE PRESENTS, which are intended to constitute
a Durable Power of Attorney, that I, the undersigned of

Jefferson County, State of ~~Alabama~~ *Marie R. Coggins*, do hereby make, constitute and appoint
Steve DeMedicis ^{Both} *Jefferson*, County, *Alabama*, my true
- *DAVID DeMedicis* ^{of}

and lawful Attorney in Fact for me and in my name, place and stead, and on my behalf
to do any or all of the following:

1. 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.

2. To request, ask, demand, sue for, recover, collect, receive, and to 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, choses 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

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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;

3. 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;

4. 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 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.

5. 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;

6. 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 and deposits, 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;

7. And if the estate is ample to provide for the purposes implicit herein, to make gifts to my family, to charity and other objects as I might have been expected to make, in amounts which do not exceed in total for any year twenty percent (20%) of the income of my estate for that year.

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 her substitute, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted to my said Attorney in Fact.

This instrument is to be considered 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.

IN WITNESS WHEREOF, as Principal, I have signed the Durable Power of Attorney at Birmingham, Alabama this the 20th day of November, 1992.

Marie R. Coggins

STATE OF ALABAMA)

JEFFERSON COUNTY)

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

Given under my hand and seal this 20th day of November, 1992.

Theresa L. Phraher
NOTARY PUBLIC

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