

DURABLE POWER OF ATTORNEY

**STATE OF ALABAMA
JEFFERSON COUNTY**

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable Power of Attorney, that I, **Ruby Kathryn Jones** of 116 Ivy Circle, Pelham, Shelby County, Alabama 35124, do hereby make, constitute and appoint my cousin, **James R. Moncus, Jr.**, of 5581 Surrey Lane, Birmingham, Shelby County, Alabama 35242, 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 hereinafter 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 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 satisfactions of mortgages, liens, judgments, security agreements and other debts

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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;

Without in any manner intending to limit the general powers hereinabove conferred (which shall not be abridged by this specific description), I do specifically empower my said attorney-in-fact from time to time, and as often as my said attorney-in-fact may see fit either in person or by means of an agent or agents (when specifically empowered to act by my said attorney-in-fact), to do and perform any of the following specific acts:

1. To contract for the sale and to sell and convey all items of real property, including my principal residence that I may own, and to sell and transfer and convey all items of personal property that I may own, including my jewelry, automobile, stocks, bonds and other securities, as well as my household and personal items, as my said attorney-in-fact may see fit.

2. To take, hold, possess, invest and otherwise control my bank accounts, savings, checking and Certificates of Deposit, to change the form of accounts from single party accounts to multiple party accounts, to allow my said attorney-in-fact and myself to become multiple party account holders with a right of survivorship; to make, receive and endorse checks and drafts, deposit and withdraw funds, acquire and redeem Certificates of Deposit, in banks or other institutions and to open and close accounts.

3. To create new forms of ownership with regard to my real property and personal property to allow myself and my said attorney-in-fact to co-own with survivorship rights, all my real and personal property without reservation, as it is my intention that during my lifetime all of my assets or proceeds therefrom shall be used on my behalf for my comfort and health care and life expenses, but upon my death, my said attorney-in-fact shall succeed to and take whatever property I may have remaining as his alone, without any further limitation or reservation.

4. To prepare, sign and file 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, and to prepare, sign and file any claims for refund of any tax.

5. 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 such safety deposit box may be located shall not incur any liability to me or my estate as a result of permitting said agent to exercise this power.

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 his/her substitute, shall lawfully do or 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 on the date same is executed by me; the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, Ruby Kathryn Jones, and such rights, powers and authority shall remain in full force and effect until the death of the principal, Ruby Kathryn Jones. 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 Albustan, Alabama, this the 30th day of December, 1999, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.


Ruby Kathryn Jones

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Ruby Kathryn Jones, 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 30th day of December, 1999.


NOTARY PUBLIC

My Commission Expires: 4 6 2000

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