

STATE OF ALABAMA §
 §
COUNTY OF MORGAN §

GENERAL DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT:

I, IRETTA P. GASKILL, the undersigned, a resident of Morgan County, Alabama, do hereby revoke any and all powers of attorney heretofore made by me at any time and do hereby make, constitute and appoint CRAIG R. GASKILL as my true and lawful attorney(s) in fact, for me and in my name, place and stead, and on my behalf and for my use and benefit:

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 any matter whatsoever;

2. To request, ask, demand, sue for, recover, collect, receive, 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, money market certificates and monies, annuities, pension and retirement benefits, insurance benefits and proceeds, any and all documents of title, chooses in action, personal and real property, intangible and tangible property and property rights, and demands whatsoever, liquidated or unliquidated, as now are, or shall hereafter become, 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, equitable and legal remedies, procedures and writs in my name for the collection and recovery thereof, 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, and to compromise and settle any claim for me or against me;

3. To lease, purchase, exchange, acquire and to agree, bargain and contract for the lease, purchase, exchange, acquisition of, and to accept, take, receive, and possess any real or personal property whatsoever, tangible or intangible, or interest therein, on such terms and conditions, and under such covenants, as said attorneys in fact shall deem proper, including the power to provide articles of personal property for my needs and domestic, dental, hospital, nursing services and housing, room, board, food, and other services considered by my said attorneys to be necessary or suitable;

4. To maintain, repair, improve, manage, insure, rent, lease, sell, exchange for other property or undivided interests thereto, convey, subject to liens or mortgages or subject to deeds of trust, and hypothecate, partition and agree upon sales for division or division in kind, 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 said attorney in fact shall deem proper, including the execution of oil, gas or other mineral leases, pooling agreements, unitization agreements and other agreements relating to such interests;


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5. 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 loans or other 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;

6. 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;

7. To exercise or release any power of appointment possessed by me;

8. To change the beneficiary or beneficiaries of any policy or policies of life insurance with respect to which I have the right to change the beneficiary;

9. To have full power and authority to, and, to do, take and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any and all 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 said attorneys in fact, or their substitutes or successors, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted;

10. This instrument is to be construed and interpreted as a 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 said attorneys in fact;

11. The rights, powers and authority of said attorney in fact herein granted shall commence and be in full force and effect immediately, and such rights, powers and authority shall remain in full force and effect thereafter until such time as it is specifically terminated by written notice delivered to such attorney by me and filed for record in the office of the Judge of Probate of Morgan County, Alabama;

12. This power of attorney shall not be affected by my disability, incompetency or incapacity as this power of attorney is, and is intended to be, a durable power of attorney and the powers and authorities conferred hereby and herein shall be exercisable notwithstanding my subsequent disability, incompetency or incapacity but will survive and remain in full force and effect during any such period of time;

13. It is my request that if proceedings are commenced to appoint a guardian, curator, conservator, or other fiduciary on my behalf and if the Court concludes that such should be done, the Court shall appoint **CRAIG R. GASKILL** giving him/her/them the authority to act as such guardian, curator, conservator, or other fiduciary.


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14. This power of attorney is to be used in conjunction with any Living Will and/or Health Care Proxy which I might have heretofore executed or might hereafter execute. Should any action attempted by my attorney in fact appointed herein be inconsistent with the instructions I have given in any unrevoked Living Will and/or Health Care Proxy in existence at the time the terms of any Living Will or Health Care Proxy might be applicable and action thereunder required, the instructions contained in my Living Will and/or Health Care Proxy shall take priority and shall be controlling and binding upon my attorney in fact and the appropriate persons or entities administering my health care needs. The execution of a Living Will or Health Care Proxy shall not be deemed a revocation of this Power of Attorney, and the execution of this Power of Attorney shall not act to revoke a previously executed Living Will or Health Care Proxy.

IN WITNESS WHEREOF, I have hereunto set my hand and seal in multiple copies on this the 16th day of March, 2000.

Iretta P. Gaskill
IRETTA P. GASKILL

WITNESS:

Tracy Smith
James R. Samuel

STATE OF ALABAMA §
COUNTY OF MORGAN §

I, the undersigned, a Notary Public in and for said county in said state, hereby certify that IRETTA P. GASKILL, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me and the named witnesses on this day that, being informed of the contents of the said instrument, she executed the same voluntarily on the day the same bears date.

GIVEN under my hand and official seal this 16th day of March, 2000.

Michelle Good
NOTARY PUBLIC
State of Alabama at Large
Expires: 3/2/2003

This instrument was prepared by:

J. Calvin McBride
J. CALVIN MCBRIDE & ASSOCIATES, P.C.
Attorneys at Law
225 Grant Street, SE
Decatur, AL 35601
(256) 350-4100

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