

DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF Shelby)

KNOWN ALL MEN BY THESE PRESENT, that I, William Frank Turner, Sr., of Helena, Alabama, do hereby make, constitute and appoint Beverly Jane Turner Bishop of Pelham, Alabama, 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:

1. To ask, demand, sue for, recover, and receive all manner of goods, chattels, debts, rents, interest, sums of money, and demands whatsoever, due or hereafter to become due and owing, or belonging to me, and to make, give, and execute acquaintances, receipts, releases, satisfactions, or other discharges for the same, whether under seal or otherwise;

2. To make, execute, endorse, accept, and deliver in my name or in the name of my said attorney all checks, notes, drafts, warrants, acknowledgments, agreements and all other instruments in writing, in whatsoever nature, as my said attorney-in-fact may deem necessary to conserve my interest;

3. To execute, acknowledge, and deliver any and all contracts, deeds, leases, mortgages or deeds of trust, assignments of mortgage, extensions of mortgage, satisfaction of mortgage, releases of mortgage, subordination agreement of any kind or nature whatsoever in connection therewith, and affecting any and all property presently mine or hereafter acquired, located anywhere, which my said attorney-in-fact may deem necessary or advantageous for my interests;

4. To enter into and take possession of any lands, real estate, tenements, houses, stores, or buildings, or parts thereof belonging to me, that may become vacant or unoccupied, or to the possession of which I may be or become entitled, and to receive and take from me and in my name to use all or any rents, profits, or issues of any real estate belonging to me, and to use the same in such manner as my attorney -in-fact shall deem necessary and proper, and from time to time to renew leases;

5. To commence, and prosecute in my behalf, any suit or actions or other legal or equitable proceedings for the recovery of any of my lands or for any goods, chattels, debts, duties, demand, cause or thing whatsoever, due or to become due or belonging to me, and to prosecute, maintain and discontinue the same, if he shall deem proper;

6. To take all steps and remedies necessary and proper for the conduct and management of my business affairs, and for the recovery, receiving, obtaining, and holding possession of any lands, tenements, rents or real estate, goods and chattels, debts, interest, demands, duties, sum or sums of money or any other thing whatsoever, located anywhere, that is, are, or shall be, due, owing, belonging to or payable to me in my own right or otherwise;

7. To make deposits and withdrawals from bank accounts, and to sell, to lease, to borrow, and to invest in my name as fully as if I could do so myself if I were capable of doing the same;

Bargainor's Initials W. F. T.

8. To have access to my safe-deposit box and the papers therein contained;
9. To sign tax returns on my behalf and to represent me or to obtain representation of me at a tax audit, as well as to execute on my behalf the Internal Revenue Service's own power of attorney forms for the calendar years 2001 through 2041;
10. To deal with my retirement plans, including making IRA contributions, rollovers, and voluntary contributions, as well as borrowing from the plan to provide for my care and maintenance;
11. To deal with life insurance on my life, including such actions as increasing coverage, using policy dividends for added insurance, and to borrow against the policy so that my assets will not be sold and so that I will not incur capital gains tax;
12. To complete my charitable pledges and to otherwise make gifts for me from my funds for estate planning purposes;
13. To re-direct my mail;
14. To cancel or continue my credit cards and charge accounts;
15. To resign offices and positions, both public and private, on my behalf;
16. To establish residence for me in a suitable nursing home, hospice or other like facility;
17. To arrange for my transportation and travel and to arrange for my recreation;
18. To purchase, store, repair, and dispose of my clothing, consumables, household goods, furnishings, and personal effects;
19. To employ, compensate, and discharge domestics, companions, and other medical and non-medical personnel on my behalf;
20. To arrange for the satisfaction of my religious and spiritual needs; and
21. To appear, answer, and defend in all actions and suits whatsoever which shall be commenced against me and also for me and in my name to compromise, settle, and adjust with each and every person or persons, all actions, accounts, dues, and demands, subsisting or to subsist between ourselves and themselves or any of them, and in such manner as my said attorney-in-fact shall think proper; hereby giving to my said attorney power and authority to do, execute, and perform and finish for me and in my name all those things which shall be expedient and necessary as fully as I, William Frank Turner, Sr., could do if personally present, hereby ratifying and confirming whatever my said attorney shall do or cause to be done concerning my affairs, both business and personal.

This instrument shall be construed and interpreted as a durable power of attorney. The enumeration of specific items, rights, acts, or powers herein shall not 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.

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The rights, powers, and authority of said attorney-in-fact granted in this instrument shall commence and be in full force and effect on this the 27 day of September, 2002, and such rights, powers, and authority shall remain in full force and effect thereafter until I, William Frank Turner, Sr., give notice in writing that such power is terminated. This power of attorney shall not be affected by subsequent disability or incapacity of the principal in conformity with Alabama Code Annotated 26-1-2, et. seq.

William Frank Turner Sr
William Frank Turner, Sr.

STATE OF ALABAMA)
)
COUNTY OF Shelby)

Personally appeared before me, the undersigned authority, a Notary Public in and for the State and County aforesaid, the within named bargainor, William Frank Turner, Sr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and seal at office, this 27th day of September, 2002.

Daphne Jones
NOTARY PUBLIC

My Commission Expires:

Feb. 16, 2006

[SEAL]

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