

To make, receive, sign, endorse, execute, acknowledge, deliver, and possess such application, contracts agreements, options, covenants, conveyance, deeds, trust deeds, security, agreements, bills of sale, lease, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills bonds, debentures, checks, drafts, bills of exchange, letter of credit, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit certificates of deposit of banks, saving and loan associations, credit unions, or other financial institutions or associations, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, liens, judgements, 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;

To enter safe deposit boxes, place name of Attorney-in-Fact on all records of account, to close accounts, to change certificate of deposit as my Attorney-in-Fact sees fit. To remove all contents at any banking institutions from any safe deposit box.


I grant to my said Attorney-in-Fact full power and authority to sign, and endorse checks on any of my bank accounts or on my behalf, including withdrawal of any funds from any of my bank accounts.

I grant to my said Attorney-in-Fact full power and authority to do take and perform all and every act and thing whats ever required, 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 we 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 substitutes, shall lawfully do or cause to be done by virtue of this Durable Power of Attorney and the rights and powers herein granted.

This instrument is to be construed and interpreted as a Durable Power of Attorney. The enumeration of specific items, rights, acts, or powers herein is not intended, nor does it limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers hereby 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 immediately; the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, Joseph V. Cicio, Jr., individually, separately and severally; and such rights, powers, and authority shall remain in full force and effect until the death of the principal. 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.

WITNESS WHEREOF, as Principal, I, Joseph V. Cicio, Jr., have signed this Durable Power of Attorney at Birmingham, Alabama this the 6 day of July, 1998, and have directed that photographic copies of this Durable Power of Attorney be made which shall have the same force and effect as an original.


Joseph V. Cicio, Jr.


Durable Power of Attorney of Joseph V. Cicio, Jr.

STATE OF ALABAMA)
JEFFERSON COUNTY)

I the undersigned, a Notary Public, in for said County, in said State, hereby certify that Joseph V. Cicio, Jr., whose name is known to me, acknowledged before me on the day that being informed of the contents of said Durable Power of Attorney executed the same voluntarily on the day the same bears date.

GIVEN under my hand and seal this the 6 day of July, 1998.

Joseph V. Cicio
Notary Public
My Commision Expires: 2-16-99


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Shelby Cnty Judge of Probate, AL
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