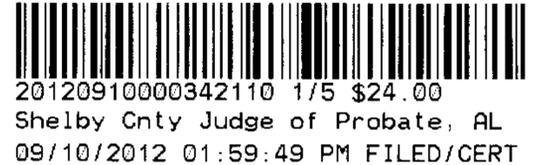


DURABLE POWER OF ATTORNEY



I, BARBARA L. MCCORMACK, residing at 368 Cheshire Road, Sterrett, Alabama 35147, hereby appoint, KATHY L. AVERETTE, residing at 280 Ridge Lane, Shelby, Alabama 35143, PATRICIA A. MCCORMACK, residing at 368 Cheshire Road, Sterrett, Alabama 35147, AND JEFFREY R. MCCORMACK, residing at 1561 Chelsea Road, Columbiana, Alabama 35051, as my attorney-in-facts ("Agents") to exercise the powers and discretions described below.

This Power of Attorney shall not be affected by my subsequent incapacity.

My Agents shall have full power and authority to act on my behalf and shall be done so in mutual agreement, not individually. This power and authority shall authorize my Agents to manage and conduct all of my affairs and to exercise all of my legal rights and powers, including all rights and powers that I may acquire in the future. My Agents powers shall include, but no be limited to, the power to:

1. Open, maintain or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, retirement plan accounts, and other similar accounts with financial institutions.
 - a. Conduct any business with any banking or financial institution with respect to any of my accounts, including, but not limited to, making deposits and withdrawals, negotiating or endorsing any checks or other instruments with respect to any such accounts, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation or political entity.
 - b. Perform any act necessary to deposit, negotiate, sell or transfer any note, security, or draft of the United State of America, including U.S. Treasury Securities.
 - c. Have access to any safe deposit box that I may own, including its contents.
2. Provide for the support and protection of myself, including, without limitation, provision for food, lodging, housing, medical services, recreation and travel.
3. Sell, exchange, buy, invest, or reinvest any assets or property owned by me. Such assets or property may include income producing or non-income producing assets and property.
4. Purchase and/or maintain insurance and annuity contracts, including life insurance upon my life.
5. Take any and all legal steps necessary to collect any amount or debt owed to me, or to settle any claim, whether made against me or asserted on my behalf against any other person or entity.
6. Enter into binding contracts on my behalf.

7. Exercise all stock rights on my behalf as my proxy, including all rights with respect to stocks, bonds, debentures, commodities, options or other investments.
8. Maintain and/or operate any business that I may own.
9. Employ professional and business assistance as may be deemed appropriate, including attorneys, accountants, and real estate Agents.
10. Sell, convey, lease, mortgage, manage, insure, improve, repair, or perform any other act with respect to any of my property (now owned or later acquired) including, but not limited to, real estate and real estate rights (including the right to remove tenants and to recover possession). This includes the right to sell or encumber any homestead that I now own or may own in the future.
11. Prepare, sign, and file documents with any governmental body or agency, including, but not limited to, authorize to:
 - a. Prepare, sign and file income and other tax returns with federal, state, local, and other governmental agencies.
 - b. Obtain information or documents from any government or its agencies, and represent me in all tax matters, including the authority to negotiate, compromise, or settle any matter with such government or agency.
 - c. Prepare applications, provide information, and perform any other act reasonably requested by any government or its agencies in connection with governmental benefits (including medical, military and social security benefits), and to appoint anyone, including my Agents, to act as my "Representative Payee" for the purpose of receiving Social Security Benefits.
12. Make gifts from my assets to members of my family and to such other persons or charitable organizations with whom I have an established pattern of giving (or if it is appropriate to make such gifts for estate planning and/or tax purposes), to file state and federal gift tax returns. No Agent acting under this instrument, except as specifically authorized in this instrument, shall have the individual right, power or authority to (a) gift, appoint, assign or designate any of my assets, interests or rights, directly or indirectly, to such Agents, such Agents estates, Agents creditors, or the creditors of such Agents estates (b) exercise any powers of appointment I may hold in favor of such Agents, such Agents estates, Agents creditors, or the creditors of such Agents estates, or (c) use any of my assets to discharge any of such Agents legal obligations, including any obligations of support which such Agent may owe to others, *excluding* those whom I am legally obligated to support.
13. To utilize my assets to fund a trust not created by me, but to which I have either established a pattern of funding, or to fund a trust created by my Agents for my benefit or the benefit of my heirs or devisees upon the advice of a financial advisor.
14. To create, sign, modify or revoke any trust agreements or other trust documents in an attempt to manage or create a trust that was created for my benefit or the benefit of my



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dependents, heirs or devisees. This shall include the creation, modification or revocation of any family living, irrevocable or revocable trusts.

15. Have access to my healthcare and medical records and statements regarding billing, insurance and payments.
16. Have access to any and all mortgage or credit accounts that I have in effect or will have in effect in the future and handle all necessary payments, business and correspondence as needed on my behalf with full effect and authority.

This Power of Attorney shall be construed broadly as a General Durable Power of Attorney. The listing of specific powers is not intended to limit or restrict the general powers granted in this Power of Attorney in any manner.

Any power or authority granted to my Agents under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing, (i) my income to be taxable to my Agents, (ii) my assets to be subject to a general power of appointment by my Agents, or (iii) my Agents to have any incidents or ownership with respect to any life insurance policies that I may own on the lives of my Agents.

My Agents shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agents shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of the Power of Attorney.

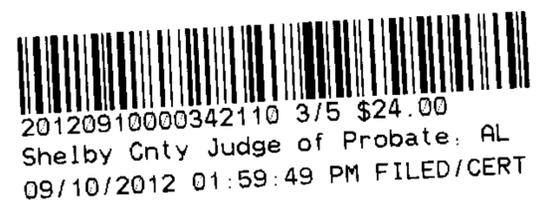
No person who relies in good faith on the authority of my Agents under this instrument shall incur any liability to me, my estate or my personal representative. I authorize my Agents to indemnify and hold harmless any third party who accepts and acts under this document.

If any part of any provision of this instrument shall be invalid or unenforceable under applicable law, such part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provision or the remaining provisions of this instrument.

My Agents shall not be entitled to any compensation, during my lifetime or upon my death, for any services provided as my Agents. My Agents shall be entitled to reimbursement of all reasonable expenses incurred as a result of carrying out any provision of this Power of Attorney.

My Agents shall provide an accounting for all funds handled and all acts performed as Agents as required under state law or upon my request or the request of any authorized personal representative, fiduciary or court or record acting on my behalf.

This Power of Attorney shall become effective immediately, and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall



continue effective until the time of my death. This Power of Attorney shall be filed in the Probate Office of the county of my residence, and said Power of Attorney may be revoked by me at any time by providing written notice to my Agents, and filing of same in the Probate Office of the county of my residence.

Dated, this ~~the~~ 7th day of September, 2012.

BARBARA L. MCCORMACK

STATE OF ALABAMA)

COUNTY OF SHELBY)

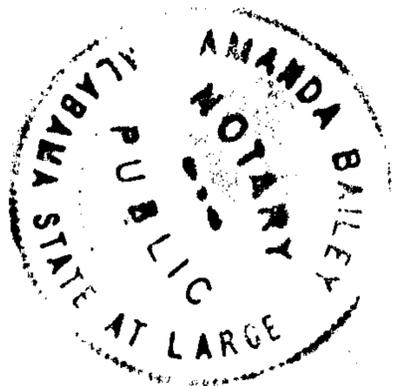
On this the 7th day of September, 2012, before me, Amanda Bailey, a Notary Public personally appeared BARBARA L. MCCORMACK, known to me to be the person whose name is subscribed to the above enclosed instrument and acknowledged that she executed the same as for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.

{Seal}

Amanda Bailey
Notary Public

My Commission Expires: 9/25/12



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WITNESS ATTESTATION

The foregoing Power of Attorney was, on the date written above, published and declared by BARBARA L. MCCORMACK, in our presence to be her Power of Attorney. We, in her presence and at her request, and in the presence of each other, have attested to the same and have signed our names as attesting witnesses.

Rakissa Oreal

Address: 17 Knoxville Homes
Talladega, AL 35760

Shannon Hardy

Address: 14 Railroad Ave
Anniston, AL 36201

Prepared By:

NOTARY:

Amanda Bailey
P.O. Box 1314
Columbiana, AL
35051



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