

DURABLE POWER OF ATTORNEY

JEFFERSON COUNTY
STATE OF ALABAMA

I, Tammie Hopkins Frost, a resident of Shelby County, Alabama, residing at 169 Essex Drive, Sterrett, Alabama being of sound mind do hereby grant to my brother-in-law, Michael Frost, of 133 Thorn Berry Drive, Birmingham, Alabama, my General Power of Attorney, which is durable in nature, on the following terms. Michael Frost is hereby authorized to act in my stead as my attorney in fact to do all of the things I could do myself, and he is empowered generally to do all things which I could do, and further is empowered, but is not limited, to perform the following acts:

1. To deposit checks, write checks, deposit drafts, withdraw funds, make loans, borrow money, and give security therefore, and further transact any and all banking business which I could transact myself.

2. To sell, lease, mortgage, or encumber any and all real property which I may own.

3. To purchase any real property which he desires to do so on my behalf.

4. To make any investment of my property or funds as he may see fit, of any nature whatsoever, not limited by any legal limitations for investments of fiduciaries and to reinvest any income or dividends from any such investments.

5. To incur debts of any type, including hospital bills and any other debts which may be necessary. To expend any of my funds as he may see fit.

6. To compromise or settle any claims against me or any claims on my behalf of any nature whatsoever.

7. To sell, dispose of, give away, or otherwise transfer any other property which I may own, including, but not limited to investments and other personal property.

8. To prosecute and defend legal actions in my name.

9. To make charitable donations of any property or fund to any charities or religious institutions whatsoever.

10. To create a trust or trusts for the benefit of any



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person, persons, or institutions.

11. To review and execute consent forms and to generally give permission for medical treatment and surgical procedures.

12. To apply for and obtain motor vehicle tags and licenses.

13. To assess real property.

14. Michael Frost, as my attorney in fact, may do any and all things which I could do myself.

This Power of Attorney shall not be affected by any disability, incompetency, or incapacity of myself as principal. This Power of Attorney shall be durable in nature in accordance with Section 26-1-2 of the Code of Alabama, 1975.

In the event that any court proceedings are initiated, and the court deems it appropriate to appoint a guardian, curator, or other fiduciary for my behalf, I hereby request the court hereby nominate and appoint Michael Frost as the appropriate person to be appointed the guardian, curator, or other fiduciary for my benefit.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13 day of July, 2009.

Tammie Hopkins Frost
Tammie Hopkins Frost

STATE OF ALABAMA
JEFFERSON COUNTY

I, Jennifer Bonner, a Notary Public in and for said county, in said state, hereby certify that Tammie Hopkins Frost, whose name is signed to the foregoing durable Power of Attorney, and who is known to me, acknowledged before me, on this date, 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 official seal, this 13th day of July, 2009.

Jennifer Bonner
Notary Public

MCE: 5-14-13

