

This instrument was prepared by:

TIMOTHY B. McCOOL
Attorney at Law
P.O. Box 270
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2014030600061160 1/4 \$23.00
Shelby Cnty Judge of Probate, AL
03/06/2014 09:47:03 AM FILED/CERT

DURABLE POWER OF ATTORNEY

STATE OF ALABAMA }
COUNTY OF SHELBY }

This power of attorney authorizes RONNIE DERRELL HARRIS, as my agent, to make decisions concerning my property for me, the principal. My agent will be able to make decisions and act with respect to my property, including my money, whether or not I am able to act for myself. I acknowledge and understand the meaning of authority over subjects listed on this form is explained in the Alabama Uniform Power of Attorney Act, Chapter 1A, Title 26, Code of Alabama 1975.

This power of attorney does not authorize my agent to make health care decisions for me. Such powers are governed by other applicable law. I am aware that I should select someone I trust to serve as my agent. Unless I specify otherwise, generally the agent's authority will continue until I die or revoke the power of attorney or the agent resigns or is unable to act for me. My agent is entitled to reimbursement of reasonable expenses and reasonable compensation unless I state otherwise in the Special Instructions.

This form provides for designation of one agent. I understand that if I wish to name more than one agent I may name a co-agent in the Special Instructions. Co-agents are not required to act together unless I include that requirement in the Special Instructions. If my agent is unable or unwilling to act for me, this power of attorney will end unless I have named a successor agent. I understand that I may also name a second successor agent.

This power of attorney becomes effective immediately unless I state otherwise in the Special Instructions. I understand that if I have questions about the power of attorney or the authority I am granting to my agent, I should seek legal advice before signing this form.

DESIGNATION OF AGENT

I, DEBORAH JACKSON HARRIS, name the following person as my agent:

Name of Agent: RONNIE DERRELL HARRIS

Agent's Address: 5352 Riverbend Trail, Hoover AL 35244

Agent's Telephone Number: [REDACTED]

DESIGNATION OF SUCCESSOR AGENT(S) (OPTIONAL)

If my agent is unable or unwilling to act for me, I name as my successor agent:

Name of Successor Agent: MATTHEW OLIVER HARRIS

Successor Agent's Address: 5352 Riverbend Trail, Hoover AL 35244

Successor Agent's Telephone Number: [REDACTED]

GRANT OF GENERAL AUTHORITY

I grant my agent and any successor agent general authority to act for me with respect to the following subjects as defined in the Alabama Uniform Power of Attorney Act, Chapter 1A, Title 26, Code of Alabama 1975:

It is my desire to grant general authority over all of the subjects enumerated in this section and I do hereby grant said general authority by SIGNING here:

Deborah Jackson Harris
DEBORAH JACKSON HARRIS

OR

I wish to grant specific authority over less than all subjects enumerated in this section and I do hereby grant my agent authority to act ONLY in regard to the following subject(s):

- Real Property as defined in Section 26-1A-204
- Tangible Personal Property as defined in Section 26-1A-205
- Stocks and Bonds as defined in Section 26-1A-206
- Commodities and Options as defined in Section 26-1A-207
- Banks and Other Financial Institutions as defined in Section 26-1A-208
- Operation of Entity or Business as defined in Section 26-1A-209
- Insurance and Annuities as defined in Section 26-1A-210
- Estates, Trusts, and Other Beneficial Interests as defined in Section 26-1A-211
- Claims and Litigation as defined in Section 26-1A-212
- Personal and Family Maintenance as defined in Section 26-1A-213
- Benefits from Governmental Programs or Civil or Military Service as defined in Section 26-1A-214
- Retirement Plans as defined in Section 26-1A-215
- Taxes as defined in Section 26-1A-216
- Gifts as defined in Section 26-1A-217

GRANT OF SPECIFIC AUTHORITY (OPTIONAL)

My agent MAY NOT do any of the following specific acts for me UNLESS I have INITIALED the specific authority listed below: (I acknowledge and fully understand that granting any of the following will give my agent the authority to take actions that could significantly reduce my property or change how my property is distributed at my death. I have INITIALED the specific authority I WANT to give my agent.)

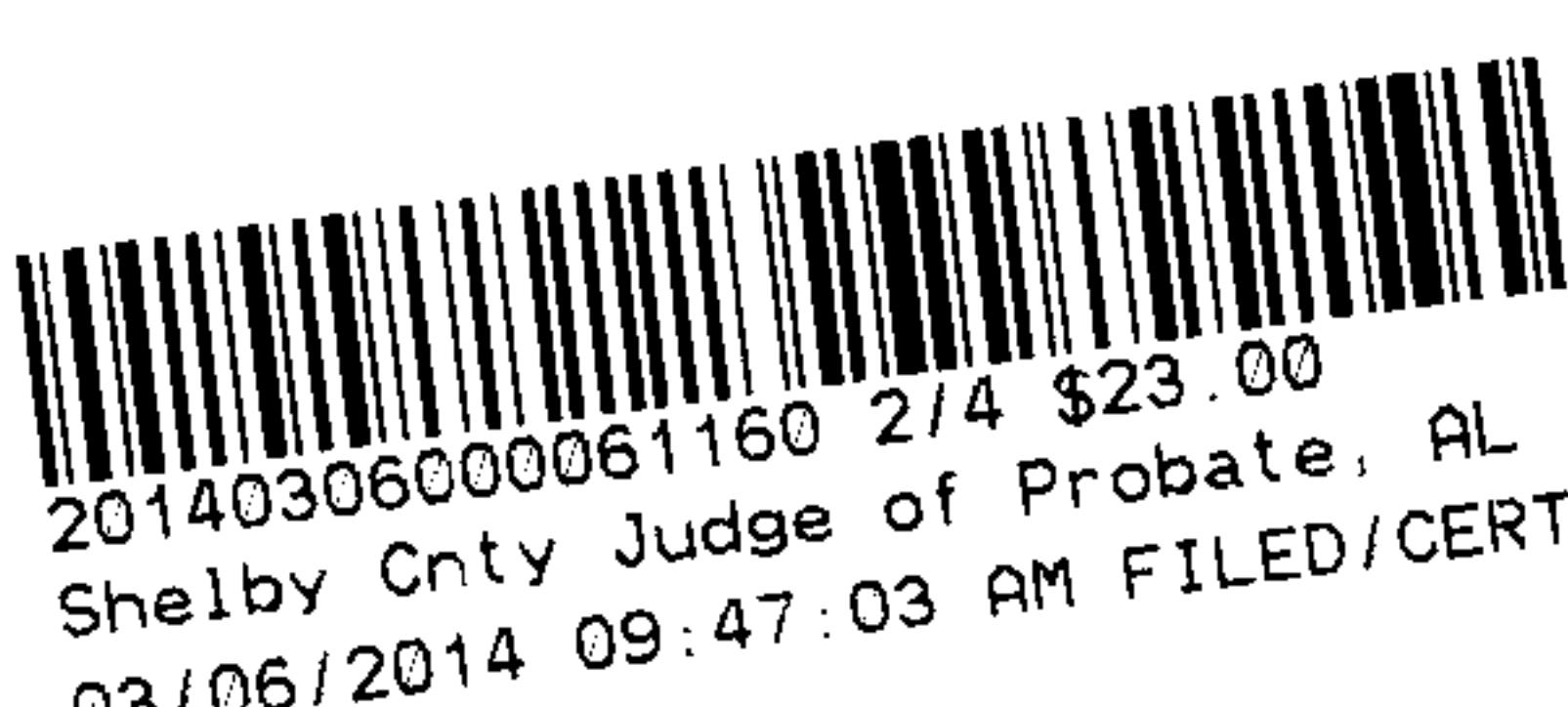
- Create, amend, revoke, or terminate an inter vivos trust, by trust or applicable law
- Make a gift to which exceeds the monetary limitations of Section 26-1A-217 of the Alabama Uniform Power of Attorney Act, but subject to any special instructions in this power of attorney
- Create or change rights of survivorship
- Create or change a beneficiary designation
- Authorize another person to exercise the authority granted under this power of attorney
- Waive the principal's right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan
- Exercise fiduciary powers that the principal has authority to delegate

LIMITATIONS ON AGENT'S AUTHORITY

An agent that is not my ancestor, spouse, or descendant MAY NOT use my property to benefit the agent or a person to whom the agent owes an obligation of support unless I have included that authority in the Special Instructions.

Limitation of Power: Except for any special instructions given herein to the agent to make gifts, the following shall apply:

- (a) Any power or authority granted to my Agent herein shall be limited so as to prevent this Power of Attorney from causing any Agent to be taxed on my income or from causing my assets to be subject to a "general power of appointment" by my Agent as defined in 26 U.S.C. §2041 and 26 U.S.C. §2514 of the Internal Revenue Code of 1986, as amended.
- (b) My Agent shall have no power or authority whatsoever with respect to any policy of insurance owned by me on the life of my Agent, or any trust created by my Agent as to which I am a trustee.



SPECIAL INSTRUCTIONS (OPTIONAL)

You may give special instructions on the following lines. For your protection, if there are no special instructions write NONE in this section.

None

EFFECTIVE DATE

This power of attorney is effective immediately unless I have stated otherwise in the Special Instructions.

NOMINATION OF CONSERVATOR OR GUARDIAN (OPTIONAL)

If it becomes necessary for a court to appoint a conservator or guardian of my estate or guardian of my person, I nominate the following person(s) for appointment:

Name of Nominee for conservator or guardian of my estate: _____

Nominee's Address: _____

Nominee's Telephone Number: _____

Name of Nominee for guardian of my person: _____

Nominee's Address: _____

Nominee's Telephone Number: _____

RELIANCE ON THIS POWER OF ATTORNEY

Any person, including my agent, may rely upon the validity of this power of attorney or a copy of it unless that person knows it has terminated or is invalid.

SIGNATURE AND ACKNOWLEDGMENT

Signed and Acknowledged this the 5 day of March, 2014.

Deborah Jackson Harris

DEBORAH JACKSON HARRIS

Printed Name: *Deborah Jackson Harris*

Address: *5352 Riverbend Trail, Hoover, AL*

Telephone Number: *35244*

STATE OF ALABAMA COUNTY OF PICKENS

I, *Timothy B. McCool*, a Notary Public, in and for the County in this State, hereby certify that, **DEBORAH JACKSON HARRIS**, whose name is signed to the foregoing document, and who is known to me, acknowledged before me on this day that, being informed of the contents of the document, he or she executed the same voluntarily on the day the same bears date.

Given under my hand this the 5th day of March, 2014.

Timothy B. McCool

Signature of Notary

My commission expires: 3/15/15

NOTARY
PUBLIC

STATE OF ALABAMA



20140306000061160 3/4 \$23.00
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IMPORTANT INFORMATION FOR AGENT

Agent's Duties

When you accept the authority granted under this power of attorney, a special legal relationship is created between you and the principal. This relationship imposes upon you legal duties that continue until you resign or the power of attorney is terminated or revoked. You must:

- (1) do what you know the principal reasonably expects you to do with the principal's property or, if you do not know the principal's expectations, act in the principal's best interest;
- (2) act in good faith;
- (3) do nothing beyond the authority granted in this power of attorney; and
- (4) disclose your identity as an agent whenever you act for the principal by writing or printing the name of the principal and signing your own name as "agent" in the following manner:

(DEBORAH JACKSON HARRIS - Principal's Name) by (RONNIE DERRELL HARRIS- Your Signature) as Agent

Unless the Special Instructions in this power of attorney state otherwise, you must also:

- (1) act loyally for the principal's benefit;
- (2) avoid conflicts that would impair your ability to act in the principal's best interest;
- (3) act with care, competence, and diligence;
- (4) keep a record of all receipts, disbursements, and transactions made on behalf of the principal;
- (5) cooperate with any person that has authority to make health care decisions for the principal to do what you know the principal reasonably expects or, if you do not know the principal's expectations, to act in the principal's best interest; and
- (6) attempt to preserve the principal's estate plan if you know the plan and preserving the plan is consistent with the principal's best interest.

Termination of Agent's Authority

You must stop acting on behalf of the principal if you learn of any event that terminates this power of attorney or your authority under this power of attorney. Events that terminate a power of attorney or your authority to act under a power of attorney include:

- (1) death of the principal;
- (2) the principal's revocation of the power of attorney or your authority;
- (3) the occurrence of a termination event stated in the power of attorney;
- (4) the purpose of the power of attorney is fully accomplished; or
- (5) if you are married to the principal, a legal action is filed with a court to end your marriage, or for your legal separation, unless the Special Instructions in this power of attorney state that such an action will not terminate your authority.

Liability of Agent

The meaning of the authority granted to you is defined in the Alabama Uniform Power of Attorney Act, Chapter 1A, Title 26, Code of Alabama 1975. If you violate the Alabama Uniform Power of Attorney Act, Chapter 1A, Title 26, Code of Alabama 1975, or act outside the authority granted, you may be liable for any damages caused by your violation. If there is anything about this document or your duties that you do not understand, you should seek legal advice.

