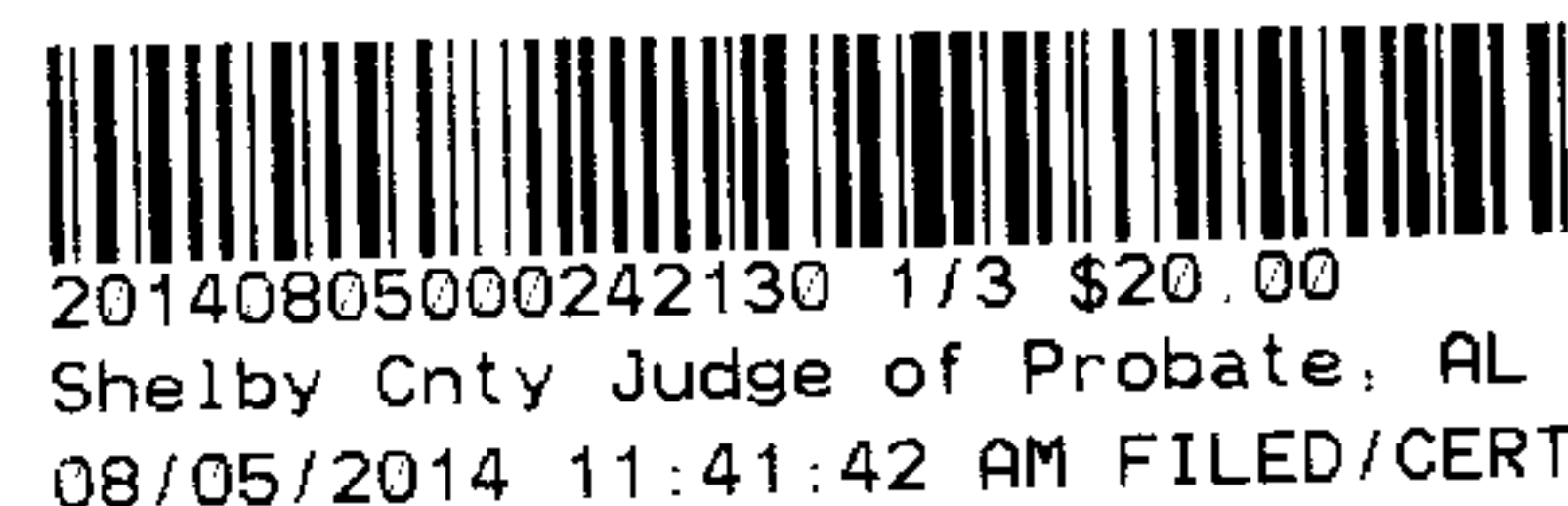


Prepared by Julie D. Higgins

EXECUTED IN THE STATE OF ALABAMA)
Shelby COUNTY)



DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, Julie D. Higgins a legal resident of Shelby County, State of Alabama, do hereby nominate, constitute, and appoint, Walter R. Higgins JR my true and lawful attorney-in-fact for me and in my name, place, and stead, and for my use and benefit:

To ask, demand, sue for, recover, collect, and receive all sums of money, debts, dues, accounts, legacies, bequests, interest, dividends, annuities, and demands whatsoever as are now or shall hereafter become due, owing, payable, or belonging to me and have, use, and take all lawful ways and means in my name or otherwise for the recovery thereof, by attachments, arrests, distress, or otherwise, and to compromise and agree to the same and give acquaintances or other sufficient discharges for the same;

For me and in my name, to make, seal, and deliver, bargain, contract, agree for, purchase, receive and take lands, tenements, and hereditament, and accept the possession of all lands, and all deeds and other assurances, in the law therefor, and to lease, let, demise, bargain, sell, remise, release, convey, mortgage, and hypothecate lands, tenements, and hereditament upon such terms and conditions and under such covenants as she shall think fit;

Also to bargain and agree to buy, sell, mortgage, hypothecate, and, in any and every way and manner, deal in and with goods, wares, and merchandise, chose in action, and other property in possession or in action, and to make, do, and transact all and every kind of business of whatsoever nature and kind;

And also for me and in my name, and as my act and deed, to sign, seal, execute, deliver, and acknowledge such deeds, leases, mortgages, hypothecation, bills of lading, bills, bonds, notes, receipts, evidence of debt, release and satisfaction of mortgage, judgments and other debts, and other instruments in writing of whatsoever kind and nature as may be necessary or proper in the premises;

GIVING AND GRANTING unto my said attorney-in-fact full power and authority to do and perform every act necessary, requisite, or proper to be done in and about the premises as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney and/or attorneys shall lawfully do or cause to be done by virtue hereof.

Julie D. Higgins
Durable Power of Attorney
Page Two of Three


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Shelby Cnty Judge of Probate, AL
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This power of attorney shall not be affected by my disability, incompetency, or incapacity. If, following execution of this power of attorney, a court of my domicile appoints a guardian, curator, or other fiduciary charged with the management of all of my property, or all such property except specified exclusions, the court shall appoint Walker R. Higgins, Jr., or in the alternative, Randall L. Higgins, except for good cause or disqualification. The nominees are named here in the intended order of succession, the first-named to be the first-appointed.

IN WITNESS WHEREOF, I have hereunto signed my name this 14th day
of April 2014.

Julie D. Higgins

ATTESTATION

Signature witnessed in the presence of:

Stephanie S. Carden
WITNESS

Walker R. Higgins, Jr.
WITNESS

ACKNOWLEDGMENT

STATE OF ALABAMA)
Shelby COUNTY)

I, Mischele Grogan, a Notary Public in and for said County in said State, hereby certify that Julie D. Higgins, whose name is signed to the foregoing Durable Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of said Durable Power of Attorney, She executed the same voluntarily on the day the same bears date.

Julie D. Higgins
Durable Power of Attorney
Page Three of Three


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Shelby Cnty Judge of Probate, AL
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Given under my hand and seal, this 14th day of Apr. 1, 2014.

Michael G. [Signature]
Notary Public
My Commission Expires: 11-30-15