


STATE OF ALABAMA)
SHELBY COUNTY)


20150507000149990 1/8 \$35.00
Shelby Cnty Judge of Probate, AL
05/07/2015 11:58:31 AM FILED/CERT

GENERAL AND DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Janis Rightmer Chrane, of Shelby County, State of Alabama being over twenty-one (21) years of age, do hereby make this Durable General Power of Attorney. It is my intent that this instrument be effective as, and construed as, a general durable Power of Attorney pursuant to Alabama Uniform Power of Attorney Act (as amended). This Power of Attorney shall not be affected by my disability, incompetency, or incapacity. It is my intent that the authority conferred hereunder shall be exercisable notwithstanding my subsequent disability, incompetency or incapacity.

1. Appointment of Attorney in Fact.

I nominate and appoint Rory Chrane, my husband, of Birmingham, Alabama, my attorney in fact to have and exercise the powers provided by this instrument.

2. Purpose of this Power of Attorney.

I intend this to be a general power of attorney. I shall specify certain acts which my attorney in fact is authorized to do in my behalf, but this is not intended to limit the generality of this power. I intend that my attorney in fact shall have the power to exercise or perform any act, power, duty, right or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business, property, real or personal, tangible or intangible, or matter whatsoever.

3. To collect, Enforce, and Manage Assets and Claims.

To request, ask, demand, sue for, recover, collect, receive, and hold and possess all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, devises, notes, interest, and retirement benefits, insurance benefits and proceeds, securities, any and all documents of title, claims, personal and real property, intangible and tangible property and property rights, and demands whatsoever, liquidated or unliquidated, as now are, or shall hereafter become, owned by, or due, owing, payable or belonging to, me or in which I have or may hereafter acquire an interest, to have, use, and take all lawful means and equitable and legal remedies, procedures, and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute and deliver for me, on my behalf, and in my name, all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same.

4. To Deal With Personal Property.

To lease, purchase, sell, exchange, and acquire, and to agree, bargain, and contract for the lease, purchase, sale, exchange, and acquisition of, and to accept, take, receive, and possess any personal property whatsoever, tangible or intangible, or interest therein, on such terms and conditions, and under such covenants, as my attorney in fact shall deem proper.

5. To Deal With Real Estate.

To maintain, repair, improve, manage, insure, rent, lease, sell, convey, subject to liens, mortgage, subject to deeds of trust, and hypothecate, and in any way or manner deal with all or any part of any real property whatsoever, tangible or intangible, or any interest therein, that I now own or may hereafter acquire, for me, in my behalf, and in my name and under such terms and conditions, and under such covenants, as my attorney in fact shall deem proper. To sell and convey any and all land now or hereafter owned by me, and whether or not my homestead under state law.

6. To Establish, Fund, Amend, and Revoke Trusts.

To establish trusts (including trusts of which my attorney in fact is a beneficiary) on my behalf, on terms which my attorney in fact shall to his or her belief understand to be my wishes for my estate, and to amend and revoke trusts which I may have heretofore executed. The power to amend trusts shall include, but shall not be limited to, the power to change the situs of trusts. My attorney in fact may establish, on my behalf, trusts of which my attorney in fact is a beneficiary. My attorney in fact may exercise appointment and removal powers under any trusts which I have established.

7. To Execute Disclaimers.

To execute disclaimers on my behalf under Section 2418 of the Internal Revenue Code, under Sections 43-8-290, et seq., Alabama Code 1975 (as amended), or any comparable section of any federal or state statute, notwithstanding that the exercise of such disclaimer may benefit my attorney in fact.

8. To Deal With Securities and Brokerage Accounts.

With respect to my brokerage accounts, to effect purchases and sales (including short sales), to subscribe for and trade in stocks, bonds, options, rights, and warrants or other securities, domestic or foreign, whether dollar or non-dollar denominated, or limited partnership interests or investments and trust units, whether or not in negotiable form, issued or unissued, foreign exchange, commodities, and contracts relating to same (including commodity futures) on margin or otherwise for my account and risk; to deliver to my broker securities for my account and to instruct my broker to deliver securities from my accounts to my attorney in fact or to others, and in such name and form, including his own, as he or she may direct; to instruct my broker to make payment of moneys from my accounts with my broker, and to receive and direct payment therefrom

payable to him or her or others; to sell, assign, endorse, and transfer any stocks, bonds, options, rights and warrants or other securities of any nature, at any time standing in my name and to execute any documents necessary to effectuate the foregoing; to receive statements of transactions made for my account(s); to approve and confirm the same, to receive any and all notices, calls for margin, or other demands with reference to my account(s); and to make any and all agreements with my broker with reference thereto for me and in my behalf. My attorney in fact may vote in person, or by general or limited proxy, with or without power of substitution, with respect to any stock or other securities I may own. I authorize my attorney in fact to execute on my behalf any powers of attorneys in whatever form which may be required by any stockbroker with whom I have deposited any securities,

9. To Operate Any Business.

To operate any business which I may own, whether a sole proprietorship, partnership, or corporation; to hire and fire any employees or managers; to change the legal form of any business; to sell, borrow against, or liquidate any business; to delegate management responsibilities to any person; to execute under Subchapter S or any other provision of the Internal Revenue Code.

10. To Engage in Estate Planning.

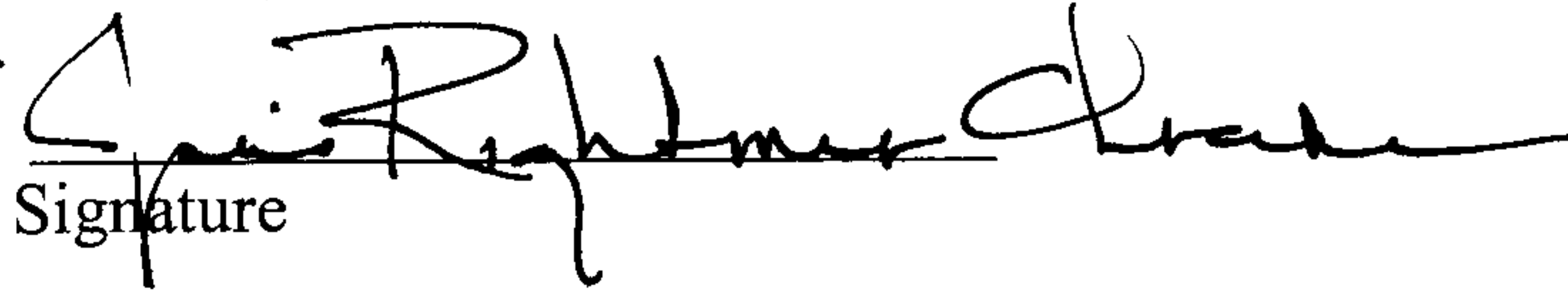
To change my estate plan as my attorney in fact shall deem appropriate, or to establish an estate plan if needed. My attorney in fact may consult with such accountants and attorneys as deemed necessary, and shall have the power to execute trusts and to make gifts as further set forth below.

11. To Make Gifts.

To make gifts of my assets to such persons and institutions as shall appear to my attorney in fact to be consistent with my prior pattern of giving, or as shall be appropriate to reduce or eliminate Federal or State estate or inheritance taxes on my estate, or to reduce the exposure of my estate to nursing home expenses, This power shall not authorize my attorney in fact to make gifts to himself or herself. If such power is granted, it will be provided in Paragraph 12. In making gifts hereunder, my attorney in fact shall be mindful of transfer tax considerations, including, without limiting the generality of the foregoing, the transfer tax exclusions available under Internal Revenue Code Section 2503(b) and Section 2503(e); provided that my attorney in fact may make gifts beyond the exclusion amount if deemed advisable. If my attorney in fact makes gifts to minors, such gifts may be made directly to the minor, to a parent, guardian or next friend of the minor, or under the Uniform Gifts to Minors Act or the Uniform Transfers to Minors Act.

12. To Make Gifts to Himself or Herself.

I specifically authorize my attorney in fact to make gifts to himself or herself, directly or indirectly, in accordance with the standards set forth in the preceding paragraph.


Signature

13. To Make Contracts and Give Releases.

To make, receive, sign, endorse, execute, acknowledge, deliver, and possess such applications, contracts, agreements, options, covenants, security agreements, bills of sale, leases, mortgages, assignments, fire and casualty insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, letters of credit, notes, stock certificates, proxies, warrants, commercial paper, receipts, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, liens, judgments, 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.

14. To Compensate Himself or Herself.

My attorney in fact may compensate himself or herself from my funds for services rendered, and expenses incurred, in acting under this instrument. Such expenses shall include; but shall not be limited to, the costs of retaining counsel to advise my attorney in fact in the conduct of his duties, and an accountant to assist in maintaining records. If my attorney in fact is an attorney at law, he may compensate himself at the rate customarily charged to clients or similar services.

15. To Deal With Bank Accounts.

To deal with any bank accounts or certificates of deposit which I may own, to withdraw funds from such accounts, to pledge such accounts, and generally to exercise control over such accounts, and to establish new accounts. To execute any form including a power of attorney, required by any bank or other financial institution in order to enable my attorney in fact to execute the powers granted under this instrument.

16. To Deal With Life Insurance Policies.

To deal with life insurance policies and other products issued by life insurance companies, including annuity contracts, to change the beneficiaries, to assign the policies, to surrender and borrow against the policies and to exercise all of the incidents of ownership in any life insurance policies or annuity contracts I own.

17. To Deal With The Social Security Administration and Other Agencies.

To make application on my behalf for benefits administered by the Social Security Administration or any other federal, state, or local agency and to receive Social Security and other benefits on my behalf.



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18. To Arrange For My Medical Care.

To have access to my medical records, to make decisions as to acceptance or rejection of medical treatment, to engage and dismiss physicians and other health care personnel, to choose where I shall or shall not receive medical treatment, to arrange for my admission to and discharge from hospitals, other places of treatment, and any other facility or residence (even if against medical advise) to obtain compliance with the decisions of my agent, including, but not limited to the cessation of life support, to grant consent for or refuse consent to any medical procedure, to sign any consent or release, to move me in and out of any state, county, other political subdivision, residence, hospital, assisted living facility, nursing home, or other place or facility, and to do anything in connection with my health care which I could do personally. If I shall have executed a valid Health Care Proxy or Living Will, this paragraph shall be inapplicable, but only to the extent it is contrary to any such Health Care Proxy or Living Will.

19. To Deal With Tax Matters.

To represent me in all tax matters; to prepare, sign, and file federal, state, and local income tax, transfer tax, and other tax returns of all kinds, including joint returns, claims for refunds, requests for extensions of time, petitions to the Tax Court or other courts regarding tax matters, and any and all other tax-related documents, including, but not limited to, consents and agreements under Section 2032A of the Internal Revenue Code or any successor section thereto and consents to split gifts, closing agreements and Form 2848, Form 8821, and any other power of attorney or form required by the Internal Revenue Service, any state or any local taxing authority with respect to any tax years; to pay taxes due, collect and make such disposition of refunds as my attorney in fact shall deem appropriate, post bonds, receive confidential information and contest deficiencies determined by the Internal Revenue Service, any state, or any local taxing authority; to exercise any elections I may have under federal, state, or local tax law; and generally to represent me in all tax matters and proceedings of all kinds and for all periods before all officers of the Internal Revenue Service and state and local tax authorities; to engage, compensate and discharge attorneys, accountants, and other tax and financial advisers and consultants to represent and/or assist me in connection with any and all tax matters involving or in any way related to me or any property in which I have or may have any interest or responsibility.


20. To Have Access To Safe Deposit Boxes.

To enter any safe deposit box which I may have leased; to add property to the box or take property from the box, and to surrender possession of the box and terminate the lease.

21. To Deal With Pension Plans and Retirement Accounts.

To deal with pension plans and retirement accounts of all types, to make and change beneficiary designations and payment options, and to surrender any

retirement accounts for cash.


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22. To Receive Mail.

To enter any mail box which I shall have hired, whether at a United States Post Office or elsewhere, and to surrender the box and terminate the lease at his discretion; to sign for any certified or registered mail directed to me, and to execute any order required to forward mail to any location selected by my attorney in fact.

23. To Change, Fix, or Establish My Domicile.

To do all things necessary to change, fix, or establish my legal domicile, to establish a new or different residence or legal domicile for me, from time to time and at any time, within or without this state, and within or without the United States, for such purposes as my attorney in fact shall deem appropriate, including, but not limited to, any purpose for which this instrument was created.

24. To Effect My Resignation As a Member, Officer, or Fiduciary.

To effect my resignation as a member or officer of any organization or entity, or as a trustee, executor, personal representative, or other fiduciary of an estate or trust, however denominated.

25. To Do All Necessary Things.

To do, take, and perform all and every act and thing whatsoever requisite, prior, 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 I might or could do if personally present, hereby ratifying and confirming all that my attorney in fact shall lawfully do or cause to be done by virtue of this 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 to, nor does it, limit or restrict, and is not to be construed or interpreted as limiting or restricting the general powers herein granted to my attorney in fact.

26. Power to Remain In Effect Upon Disability, Incompetency, or Incapacity.

It is my intent that this instrument be effective as, and construed as, a general durable Power Of Attorney pursuant to Section 26-1-2, Alabama Code 1975 (as amended).

This power of attorney shall not be affected by my disability, incompetency, or incapacity. It is my intent that the authority conferred hereunder shall be exercisable notwithstanding my subsequent disability, incompetency or incapacity.

27. Power Not Affected By Time.

This power of attorney shall not expire or become stale upon the passage of time but is intended to continue in force until revoked by me.

If, without actual knowledge of my death or any other circumstances which would revoke this power of attorney my attorney in fact enters into a transaction on my behalf which would have been binding upon me except for my death or other circumstances but before my attorney in fact has actual notice of such death or other circumstance, then I or my estate will carry out the terms of the transaction in the same manner as if this power of attorney had not been terminated.

28. Counterparts and Copies Valid.

I may execute this power of attorney in a number of counterparts, each to be valid as an original. A certified copy of this power of attorney, if the power of attorney is recorded in the Office of the Judge of Probate, shall be as valid as an original.

29. State Law To Govern.

This power of attorney is to be construed according to the laws of the State of Alabama.

30. Other Powers of Attorney Revoked.

In executing this durable power of attorney, I hereby revoke all other powers of attorney which I have executed earlier, except such as have to do with signature powers over savings or checking accounts.

31. Appointment of Successor Attorney in Fact.

If Rory Chrane shall be unable or unwilling to serve as my attorney in fact under this instrument, then I appoint Trenton Chrane, my Son, of Shelby County, State of Alabama, to serve as such successor attorney in fact. Any person to whom this durable power of attorney is presented may rely upon a certificate by my successor attorney in fact that the initial attorney in fact is unable or unwilling to serve as my attorney in fact.

32. Grant of Power of Attorney is Revocable.

I reserve the right at any time to revoke this power of attorney. If I revoke this power of attorney, I may record notice of such revocation in the Office of the Judge of Probate in the counties in which the power of attorney was recorded.

WITNESS my hand on this the 30th day of April, 2015.


Signature of Principal

Your name: Janis Rightmer Chrane
Your signature: [Signature]
Date signed: 30th April 2015

Witnesses

I am witnessing this form because I believe this person to be of sound mind. I did not sign the person's signature, and I am not the health care proxy. I am not related to the person by blood, adoption, or marriage and am not entitled to any part of her estate. I am over the age of nineteen (19) years and am not directly responsible for paying for her medical care.

Name of first witness: KELBY STRICKLAND
Signature: Kelby Strickland


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Name of second witness: W. B. Lloyd
Signature: W. B. Lloyd
Date: 30 April 2015

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned Notary Public in and for the State of Alabama at large, hereby certify that Janis Rightmer Chrane, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal on this the 30 day of April, 2015.

Alexis P. Lloyd
NOTARY PUBLIC
My commission expires: Dec. 12, 2015

Prepared by;
Kelby Strickland
Attorney-at-Law
P.O. Box 130097
Birmingham, AL 35213
Tel (205) 266-4867

