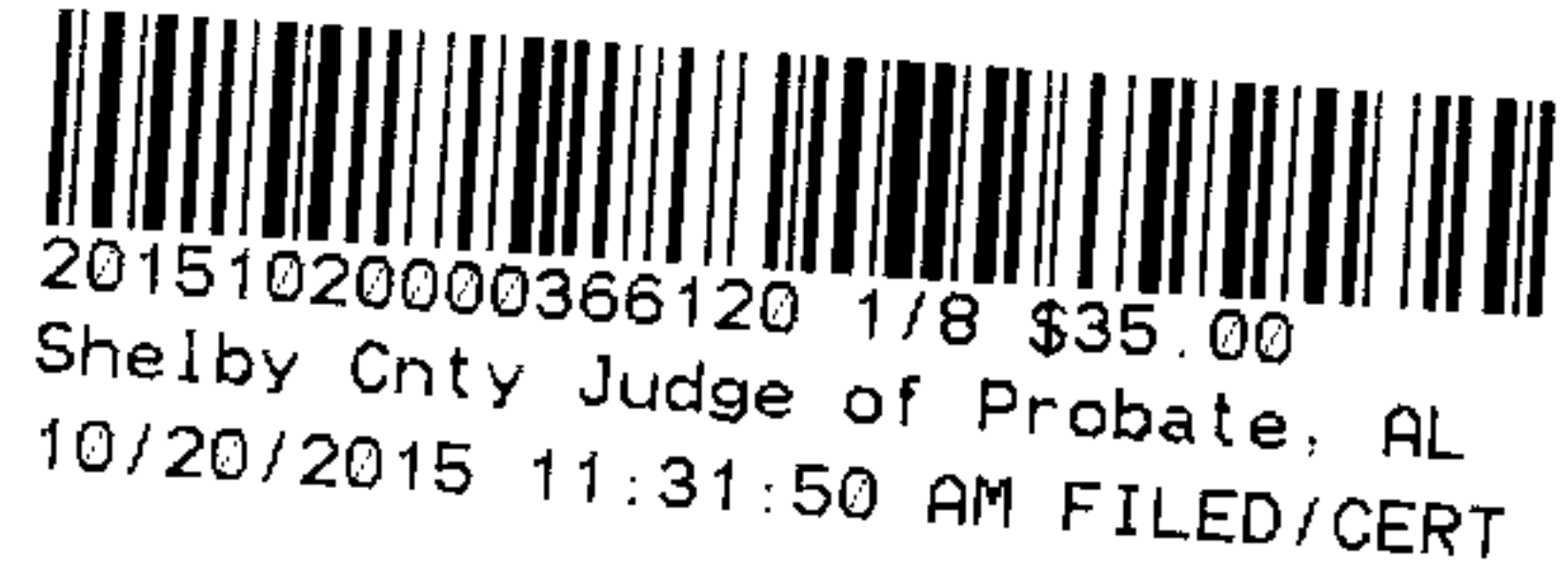


ALABAMA POWER OF ATTORNEY
(As Revised 1-2012)



Document Prepared By:

***The Law Offices Of
Jimmy R. Calvert, L.L.C.
One Perimeter Park South
Birmingham, AL 35243***

LOLITA HODGES IRVIN

IMPORTANT INFORMATION

This power of attorney authorizes another person (your agent) to make decisions concerning your property for you (the principal). Your agent will be able to make decisions and act with respect to your property (including your money) if you are unable to act for yourself. 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 the agent to make health care decisions for you. Such powers are governed by other applicable law.

You should select someone you trust to serve as your agent. Unless you specify otherwise, generally the agent's authority will continue until you die or revoke the power of attorney or the agent resigns or is unable to act for you.

Your agent is entitled to reimbursement of reasonable expenses and reasonable compensation unless you state otherwise in the Special Instructions.

This form provides for designation of one agent. If you wish to name more than one agent you may name a co-agent in the Special Instructions. Co-agents are not required to act together unless you include that requirement in the Special Instructions.

If your agent is unable or unwilling to act for you, your power of attorney will end unless you have named a successor agent. You may also name a second successor agent.

This power of attorney becomes effective immediately unless you state otherwise in the Special Instructions as provided on page four found herein.

If you have questions about the power of attorney or the authority you are granting to your agent, you should seek legal advice before signing this form.

DESIGNATION OF AGENT/POWER OF ATTORNEY

Name of Principal: **LOLITA HODGES IRVIN**

I name the following person as my agent: **SON-JAMES HODGES IRVIN**

DESIGNATION OF SUCCESSOR AGENT
(OPTIONAL)

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

Name of Successor Agent: **PAIGE DAVIS**

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

Name of Second Successor Agent:

IN THE ALTERNATIVE - SPECIAL AUTHORITY

If you wish to grant specific authority over less than all subjects enumerated in this section you must INITIAL by each subject you want to include in the agent's authority:

_____ 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


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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:

(CAUTION: Granting any of the following will give your agent the authority to take actions that could significantly reduce your property or change how your property is distributed at your death.

INITIAL the specific authority you WANT to give your 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.

NOMINATION OF A 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 and guardian of my estate, if necessary:

SON-JAMES HODGES IRVIN

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.

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:

Principal's Name: LOLITA HODGES IRVIN, by (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 any, 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.

SECTION 26-A1-302. AGENT'S CERTIFICATION.

A document substantially in the following format may be used by an agent to certify facts concerning a power of attorney.


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GRANT OF GENERAL AUTHORITY
Overall Authority Of My Affairs

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:

If you wish to grant general authority over all of the subjects enumerated throughout this instrument and/or all sections found herein you may SIGN here:

Lolita Hodges Irvin
(Signature of Principal) **LOLITA HODGES IRVIN**



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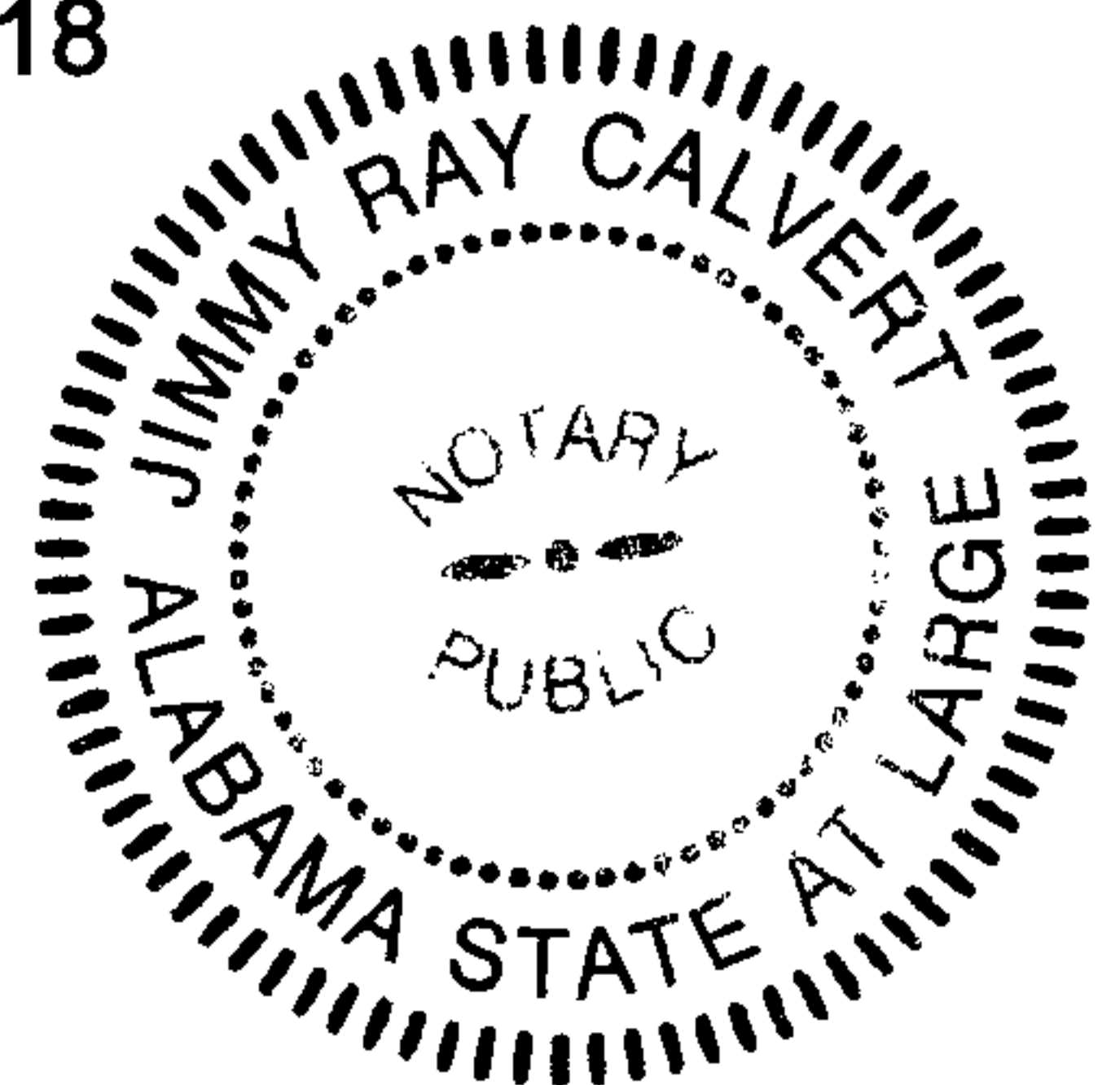
STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, Jimmy Calvert, a Notary Public, in and for the County in this State, hereby certify that **LOLITA HODGES IRVIN**, 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, the Principal executed the same voluntarily on the day the same bears date.

Given under my hand this the 6 day of Oct, 2015.
[Signature]
Signature of Notary My Commission Expires On: 1-14-18

**AGENT'S CERTIFICATION AS TO THE VALIDITY OF
POWER OF ATTORNEY AND AGENT'S AUTHORITY**

STATE OF ALABAMA)
COUNTY OF JEFFERSON)



I, **JAMES HODGES IRVIN** (Name of Agent), hereby certify under penalty of perjury that **LOLITA HODGES IRVIN**, (Name of Principal) granted me authority as an agent or successor agent in a power of attorney dated this the 6 day of Oct, 2015.

I further certify that to my knowledge:

(1) the Principal is alive and has not revoked the Power of Attorney or my authority to act under the Power of Attorney and the Power of Attorney and my authority to act under the Power of Attorney have not terminated;

(2) if the Power of Attorney was drafted to become effective upon the happening of an event or contingency, the event or contingency has occurred;

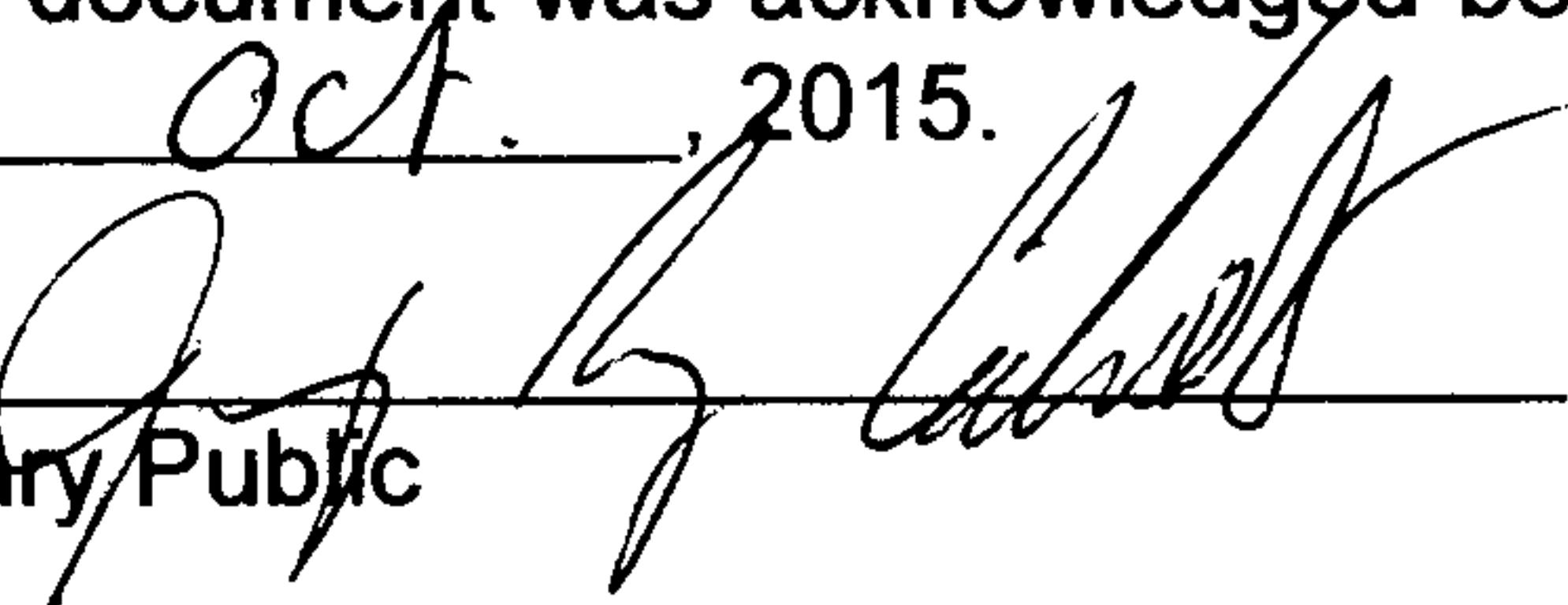
(3) if I was named as a successor agent, the prior agent is no longer able or willing to serve; and

(4) _____

SIGNATURE AND ACKNOWLEDGMENT


Agent's Signature **JAMES HODGES IRVIN**

This document was acknowledged before me, a Notary Public, on the 6 day of Oct., 2015.


Notary Public


My Commission Expires On: 1-14-18

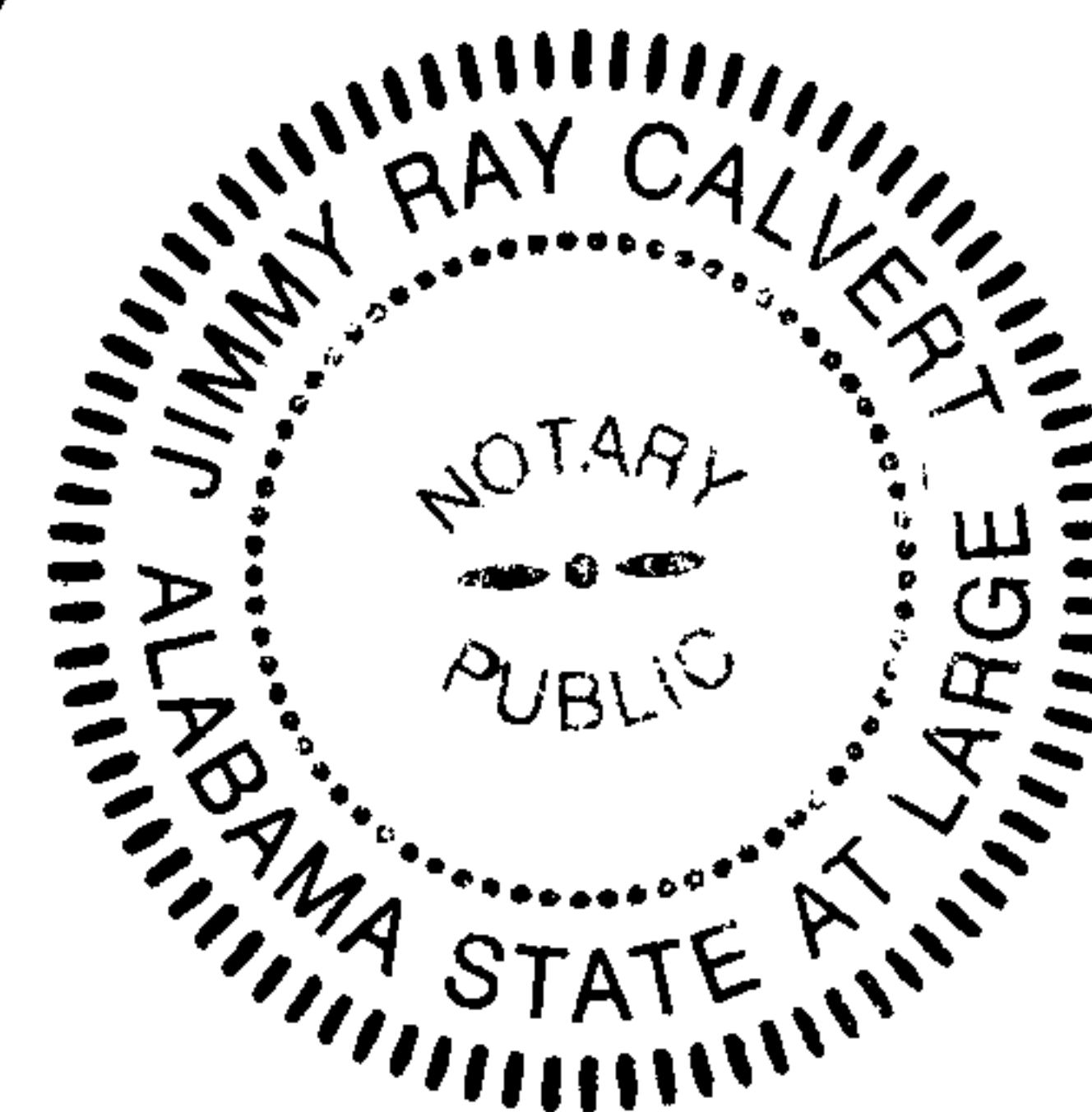
PRINCIPAL'S & AGENT'S CONTACT INFORMATION:

LOLITA HODGES IRVIN
70 LIME ROCK ROAD
HARPERSVILLE, AL 35078
TELEPHONE NUMBER: [REDACTED] OR [REDACTED]

AGENT'S CONTACT INFORMATION:

JAMES HODGES IRVIN
1216 DEER TRAIL ROAD
HOOVER, AL 35226
TELEPHONE NUMBER: [REDACTED] OR [REDACTED]


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SUCCESSOR AGENT'S INFORMATION:

PAIGE DAVIS
TELEPHONE NUMBER: [REDACTED]