


## DURABLE (FINANCIAL) POWER OF ATTORNEY

I, JOHN SMEDLEY of \_\_\_\_\_ hereby appoint BRITTANY MARENG of \_\_\_\_\_ as my attorney in fact to act in my capacity to do every act that I may legally do through an attorney in fact. This power shall be in full force and effect on the date below written and shall remain in full force and effect until my death, unless specifically extended or rescinded earlier by either party. Powers shall include

1. **Powers of Agent.** The Agent shall have the full power and authority to manage and conduct all of my affairs, and to exercise my legal rights and powers, including those rights and powers that I may acquire in the future, including the following:

- a. **Collect and Manage.** To collect, hold, maintain, improve, invest, lease, or otherwise manage any or all of my real or personal property or any interest therein;
- b. **Buy and Sell.** To purchase, sell, mortgage, grant options, or otherwise deal in any way in any real property or personal property, tangible or intangible, or any interest therein, upon such terms as the Agent considers proper, including the power to buy United States Treasury Bonds that may be redeemed at par to pay federal estate tax and to sell or transfer Treasury securities;
- c. **Borrow.** To borrow money, to execute promissory notes for borrowed money, and to secure any obligation by mortgage or pledge.
- d. **Business and Banking.** To conduct and participate in any kind of lawful business of any nature or kind, including the right to sign partnership agreements, continue, reorganize, merge, consolidate, recapitalize, close, liquidate, sell, or dissolve any business and to vote stock, including the exercise of any stock options and the carrying out of any buy sell agreement; to receive and endorse checks and other negotiable paper, deposit and withdraw funds (by check or withdrawal slips) that I now have on deposit or to which I may be entitled in the future in or from any bank, savings and loan, or other institution;
- e. **Tax Returns and Reports.** To prepare, sign, and file separate or joint income, gift, and other tax returns and other governmental reports and documents; to consent to any gift; to file any claim for tax refund; and to represent me in all matters before the Internal Revenue Service;
- f. **Safe Deposit Boxes.** To have access to any safety deposit box registered in my name alone or jointly with others, and to remove any property or papers located

  
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therein;

- g. Proxy Rights. To act as my agent or proxy for any stocks, bonds, shares, or other investments, rights, or interests I may now or hereafter hold;
- h. Legal and Administrative Proceedings. To engage in any administrative or legal proceedings or lawsuits in connection with any matter herein;
- i. Transfers in Trust. To transfer any interest I may have in property, whether real or personal, tangible or intangible, to the trustee of any trust that I have created for my benefit;
- j. Delegation of Authority. To engage and dismiss agents, counsel, and employees, in connection with any matter, upon such terms as my agent determines;
- k. Other Matters. \_\_\_\_\_

**2. Restrictions on Agent's Powers.** Regardless of the above statements, my agent:

- a. Cannot execute a will, a codicil, or any will substitute on my behalf;
- b. Cannot change the beneficiary on any life insurance policy that I own;
- c. Cannot make gifts on my behalf;
- d. Cannot exercise any powers that would cause assets of mine to be considered taxable to my agent or to my agent's estate for purposes of any income, estate, or inheritance tax; and
- e. Cannot contravene any medical power of attorney I have executed whether prior or subsequent to the execution of this Power of Attorney.

Your rights, powers and authorities as my attorney in fact SHALL COMMENCE IMMEDIATELY AND SHALL NOT BE AFFECTED BY MY SUBSEQUENT INCAPACITY. Such rights, powers and authorities shall remain in full force and effect until revoked by written notice from me.

Dated: 6-13, 2016

By: \_\_\_\_\_



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NOTARY ACKNOWLEDGEMENT

STATE OF Alabama COUNTY OF Shelby


BEFORE ME, the undersigned authority, on this 13<sup>th</sup> day of June, 2016,  
personally appeared <sup>John</sup>Smedley to me well known to be the person described in and who  
signed the foregoing, and acknowledged to me that he executed the same freely and  
voluntarily for the uses and purposes therein expressed.

WITNESS my hand and official seal the date aforesaid.

Jessica R. Glendon NOTARY PUBLIC  
My Commission Expires: 4/22/18

**NOTICE**

The information in this document is designed to provide an outline that you can follow when formulating business or personal plans. Due to the variances of many locals, cities, counties and state laws, we recommend that you seek professional legal counseling before entering into any contract or agreement.

  
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