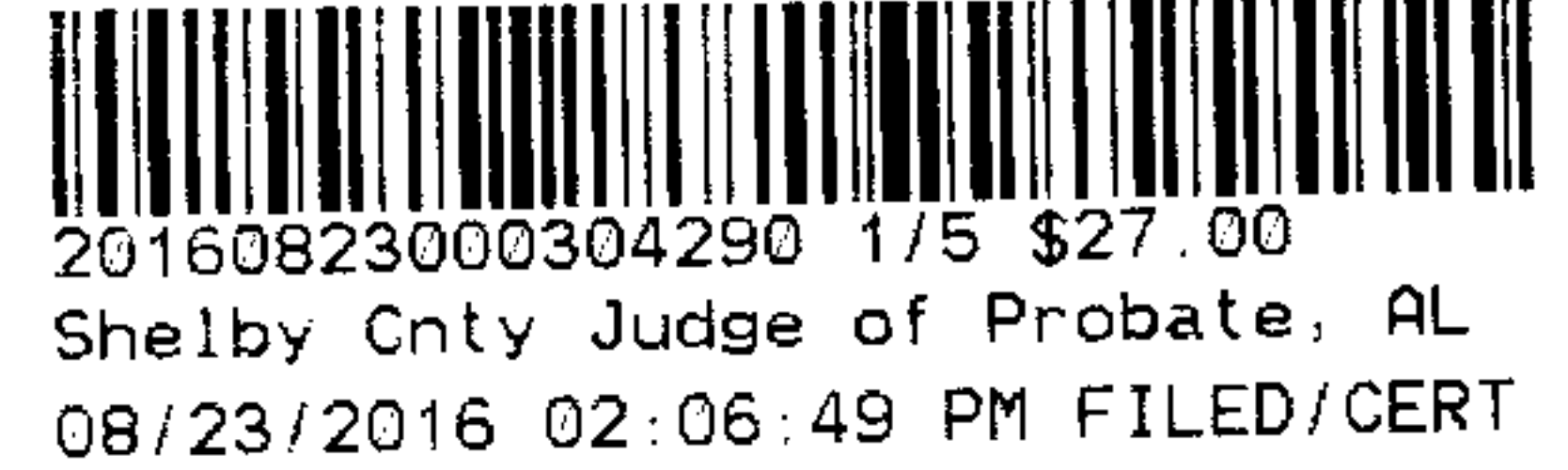


GENERAL DURABLE POWER OF ATTORNEY

of

EMOGENE "JEAN" ARGO ADAMS

For Financial and Other Matters



This power of attorney is intended to be in accordance with the provisions of the Alabama Uniform Power of Attorney Act, Code of Alabama § 26-1A-101 *et seq.* 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) whether or not you are able 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. This power of attorney becomes effective immediately unless stated otherwise in the Special Instructions. Your agent is entitled to reimbursement of reasonable expenses and reasonable compensation unless you state otherwise in the Special Instructions. This form provides for a designation of one agent. If you wish to name more than one agent, please notify the attorney who drafted this instrument. If your agent is unable or unwilling to act for you, your power of attorney will end unless you have named a successor agent.

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.

A. Designation of Agent.

I, Emogene "Jean" Argo Adams, name the following person as my agent:

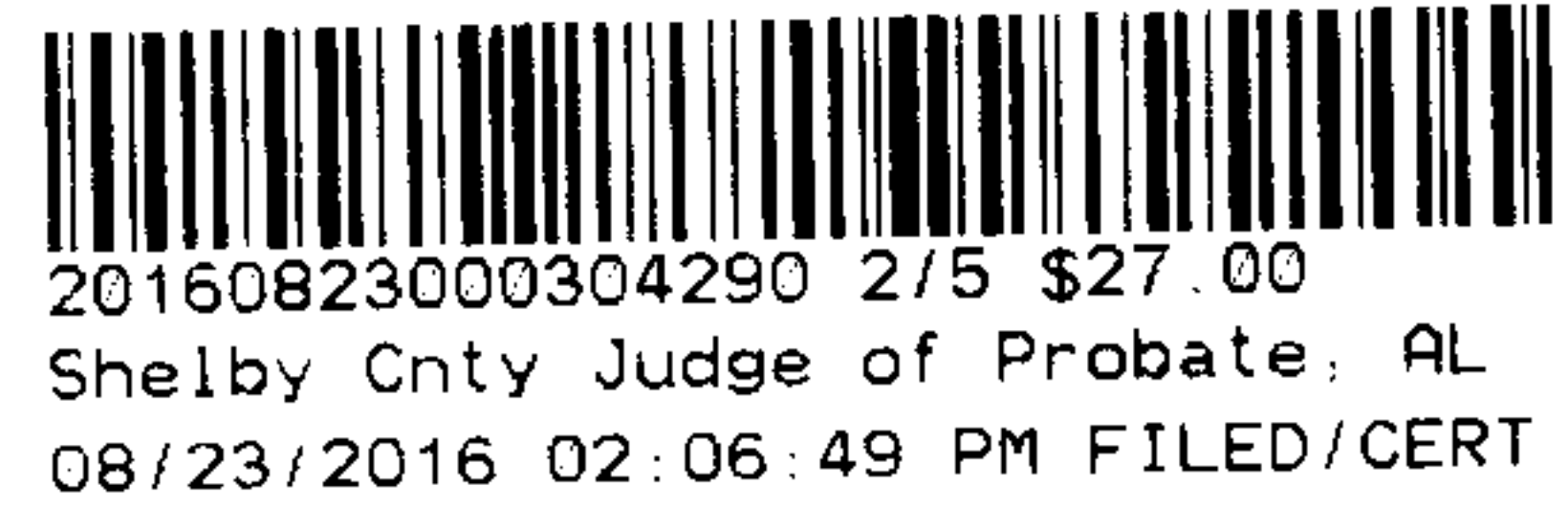
Name of Agent:	Stacy Wade Adams
Agent's Address:	552 Blackshear Lane, SW Hartselle, Alabama 35640
Agent's Telephone Number:	[REDACTED]

B. Designation of Successor Agent.

None

C. 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:



1. Real Property as defined in Section 26–1A–204;
2. Tangible Personal Property as defined in Section 26–1A–205;
3. Stocks and Bonds as defined in Section 26–1A–206;
4. Commodities and Options as defined in Section 26–1A–207;
5. Banks and Other Financial Institutions as defined in Section 26–1A–208;
6. Operation of Entity or Business as defined in Section 26–1A–209;
7. Insurance and Annuities as defined in Section 26–1A–210;
8. Estates, Trusts, and Other Beneficial Interests as defined in Section 26–1A–211;
9. Claims and Litigation as defined in Section 26–1A–212;
10. Personal and Family Maintenance as defined in Section 26–1A–213;
11. Benefits from Governmental Programs or Civil or Military Service as defined in Section 26–1A–214;
12. Retirement Plans as defined in Section 26–1A–215;
13. Taxes as defined in Section 26–1A–216; and
14. Gifts as defined in Section 26–1A–217.

By signing here, I grant to my Agent general authority over all of the subjects enumerated in this section:


Emogene Jean Argo Adams

D. Grant of Specific Authority.

My Agent MAY NOT do any of the following specific acts for me UNLESS I have INITIALED the specific authority listed below:

EAA Create, amend, revoke, or terminate an inter vivos trust, by trust or applicable law;

No 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;

EAA Create or change rights of survivorship;

baa Create or change a beneficiary designation;

baa Authorize another person to exercise the authority granted under this power of attorney;

baa Waive the principal's right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan; or

baa Exercise fiduciary powers that the principal has authority to delegate.

E. 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.

1. 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.

F. Special Instructions.

1. I hereby revoke any previously executed general durable power of attorney which principally authorized my agent thereunder to exercise authority over my financial matters.
2. A detailed outline of my Agent's duties and responsibilities are set forth in Ala. Code § 26-1A-301 under the heading "Important Information for Agent". By this instrument, it is my intention that my Agent have and possess all powers and authorities set forth in Ala. Code §§ 26-1A-204 through 26-1A-217, inclusive, and such Code provisions are incorporated herein by this referenced to the same extent and with the same force as if fully set forth herein.
3. I specifically grant to my Agent the authority to transfer any property I own, real or personal, to The Emogene "Jean" Argo Adams Revocable Trust dated August 10, 2016, Stacy Wade Adams(or his successor), Trustee, in trust, and to execute all documents and do all things in connection therewith.



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Shelby Cnty Judge of Probate, AL
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G. Effective Date.

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

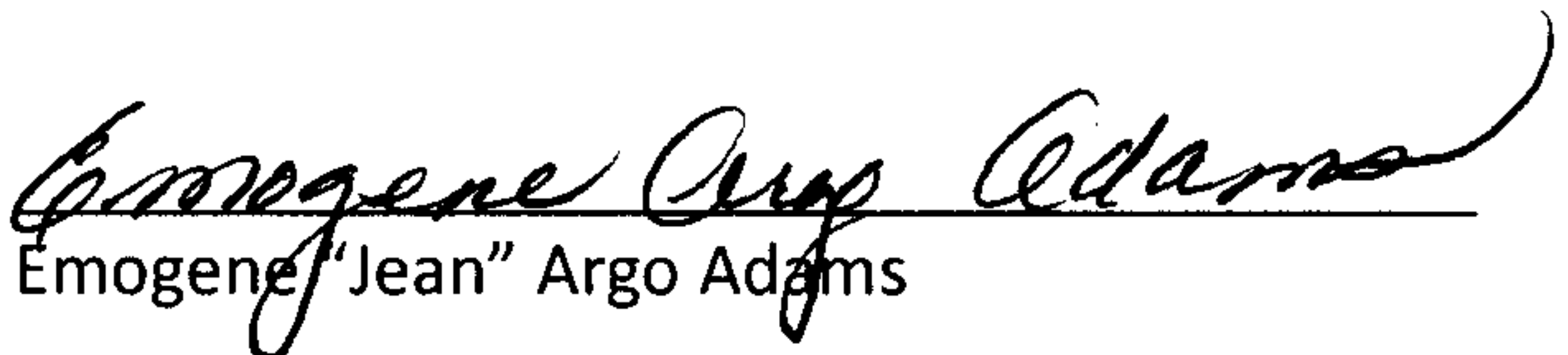
H. Nomination of Conservator or Guardian.

If it becomes necessary for a court to appoint a conservator or guardian of my estate or guardian of my person, I nominate my Agent (or Successor Agent) then serving hereunder.

I. Reliance on this Power of Attorney.

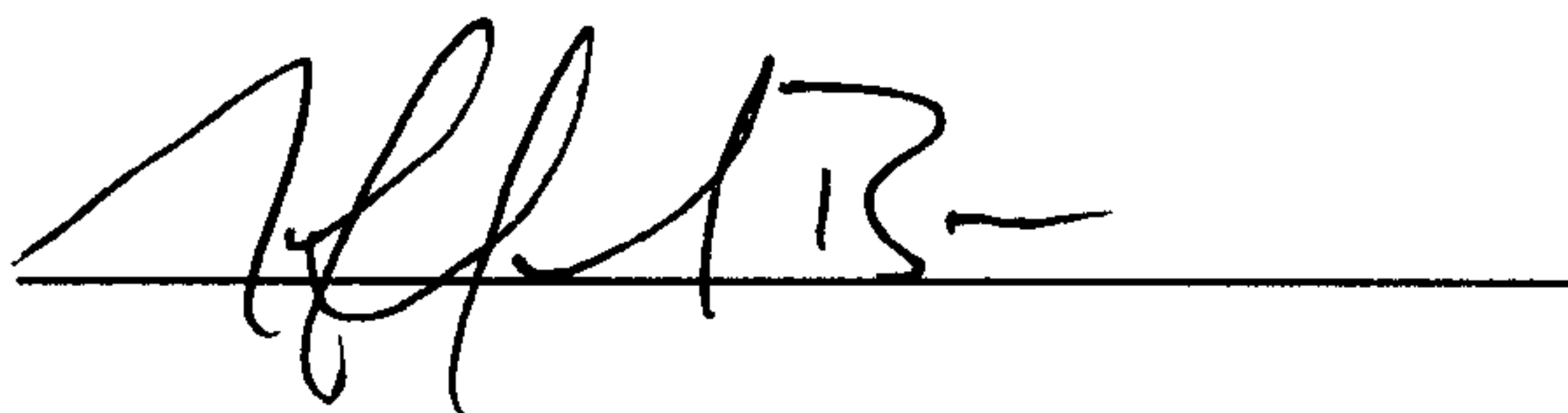
Any person, including my agent, may rely upon the validity of this power of attorney or a copy of it unless that person knows it has terminated or is invalid.

J. Signature and Acknowledgment.


Emogene "Jean" Argo Adams

Date: August 10, 2016
Name: Emogene "Jean" Argo Adams
Principal's Address: 1022 Lake Heather Road
Birmingham, Alabama 35242
Principal's Telephone Number: [REDACTED]

WITNESSES:





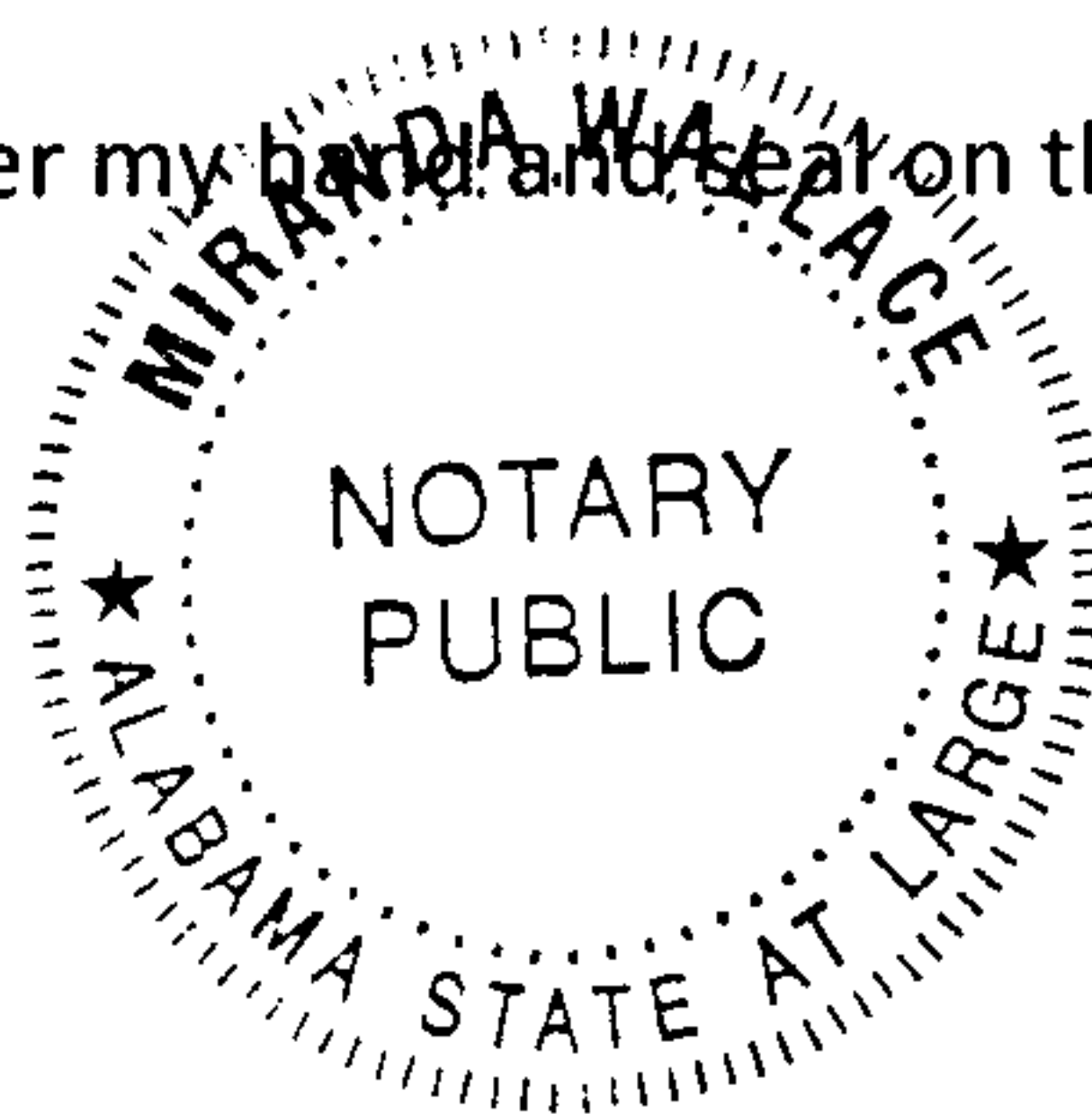


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STATE OF ALABAMA)
)
MORGAN COUNTY)

I, the undersigned, a notary public in and for said State and County, hereby certify that Emogene "Jean" Argo Adams, whose name is signed to the foregoing document, and who is known to me, acknowledged before me on this date that, being informed of the contents of the document, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal on this the 10th day of August, 2016.



Miranda Wallace
Notary Public

My Commission Expires 11-5-2018

This instrument prepared by:
Jeffrey S. Brown
HARRIS, CADDELL & SHANKS, P.C.
214 Johnston Street SE
Decatur, Alabama 35601
(256) 340 – 8042