

## POWER OF ATTORNEY

### I. IMPORTANT INFORMATION

- This Power of Attorney authorizes another person (your "Agent") to make decisions concerning your property and other personal matters 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.
- This Power of Attorney does not authorize your 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 your Agent's authority will continue until you die or revoke the Power of Attorney or your 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 Article VI, Special Instructions.
- This Power of Attorney provides for designation of one agent, unless you may name a co-agent in Article VI, Special Instructions. Co-agents are not required to act together unless you include that requirement in Article VI, Special Instructions.
- If your Agent is unable or unwilling to act for you, this Power of Attorney will end unless you have named a Successor Agent. You may also name a second choice as a Successor Agent.
- This Power of Attorney becomes effective immediately unless you state otherwise in Article VI, Special Instructions.


### II. DESIGNATION OF AGENT AND SUCCESSOR AGENT(S)

I, Jean E. Purner, name the following person as my Agent:

Name of Agent: William B. Purner

Agent's Address: 8828 Reach Crest, Birmingham, Alabama 35242

Agent's Telephone Number: [REDACTED] (Cell)

  
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Shelby Cnty Judge of Probate, AL  
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If my Agent is unable or unwilling to act for me, I name the following person as my first choice as Successor Agent:

Name of First Choice as Successor Agent: Jeffrey W. Purner

Successor Agent's Address: 1025 Watersedge Circle

Birmingham, AL 35242

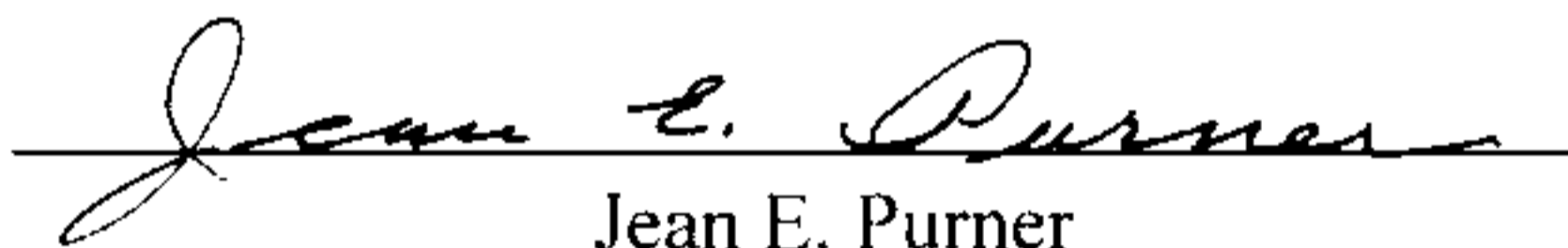
Successor Agent's Telephone Number: [REDACTED]

[REDACTED]

### III. GRANT OF 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:

- I hereby grant general authority over all of the subjects enumerated in the Alabama Uniform Power of Attorney Act, Chapter 1A, Title 26, *Code of Alabama* 1975:

  
Jean E. Purner

OR

- I hereby grant specific authority over less than all of the subjects enumerated in the Alabama Uniform Power of Attorney Act, Chapter 1A, Title 26, *Code of Alabama* 1975, and limit the authority granted to my Agent and any Successor Agent to the following powers next to which I have written my initials and withhold authority over those powers next to which I have written my initials, as follows. The meaning of authority over the following subjects is explained in the Alabama Uniform Power of Attorney Act, Chapter 1A, Title 26, *Code of Alabama* 1975:

  
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Shelby Cnty Judge of Probate, AL  
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I hereby  
grant  
authority  
relating  
to:

I hereby  
withhold  
authority  
relating  
to:

- |       |       |  |
|-------|-------|--|
| _____ | _____ | Real Property as defined in Section 261A204  |
| _____ | _____ | Tangible Personal Property as defined in Section 261A205                                       |
| _____ | _____ | Stocks and Bonds as defined in Section 261A206   |
| _____ | _____ | Commodities and Options as defined in Section 261A207  |
| _____ | _____ | Banks and Other Financial Institutions as defined in Section 261A208                           |
| _____ | _____ | Operation of Entity or Business as defined in Section 261A209                                  |
| _____ | _____ | Insurance and Annuities as defined in Section 261A210  |
| _____ | _____ | Estates, Trusts, and Other Beneficial Interests as defined in Section 261A211                  |
| _____ | _____ | Claims and Litigation as defined in Section 261A212  |
| _____ | _____ | Personal and Family Maintenance as defined in Section 261A213                                  |
| _____ | _____ | Benefits from Governmental Programs or Civil or Military Service as defined in Section 261A214 |
| _____ | _____ | Retirement Plans as defined in Section 261A215   |
| _____ | _____ | Taxes as defined in Section 261A216  |
| _____ | _____ | Gifts as defined in Section 26-1A217   |

#### IV. GRANT OF SPECIFIC AUTHORITY

My Agent and any Successor Agent MAY NOT do any of the following specific acts for me UNLESS I have written my INITIALS next to the specific authority listed below:

(CAUTION: Granting any of the following will give your Agent and any Successor Agent the authority to take actions that could significantly reduce your property and affect other personal matters or change how your property is distributed at your death. INITIAL the specific authority you WANT to give your Agent and any Successor 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 261A217 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

## V. LIMITATIONS ON AGENT'S AUTHORITY

My Agent and any Successor Agent that is not my ancestor, spouse, or descendant MAY NOT use my property to benefit the Agent or any Successor Agent, a person to whom the Agent or any Successor Agent owes an obligation of support or any other person who has a special relationship with my Agent or any Successor Agent unless I have included that authority in Article VI, Special Instructions.

*Limitation of Power.* Except for any special authority given herein to my Agent and any Successor Agent to make gifts, the following shall apply:

(a) Any power or authority granted to my Agent and any Successor Agent herein shall be limited so as to prevent this Power of Attorney from causing any Agent or any Successor Agent to be taxed on my income or from causing my assets to be subject to a "general power of appointment" by my Agent or any Successor 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 and any Successor 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 Successor Agent, or any trust created by my Agent or any Successor Agent as to which I am a trustee.

**VI. SPECIAL INSTRUCTIONS**

I give the following special instructions:

None

If I have no special instructions, I have written "NONE" in this Article VI.

**VII. EFFECTIVE DATE**

This Power of Attorney is effective immediately unless I have stated otherwise in Article VI, Special Instructions.

**VIII. 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 the following person(s) for appointment:

A. Name of Nominee for conservator or guardian of my estate: William B. Purner

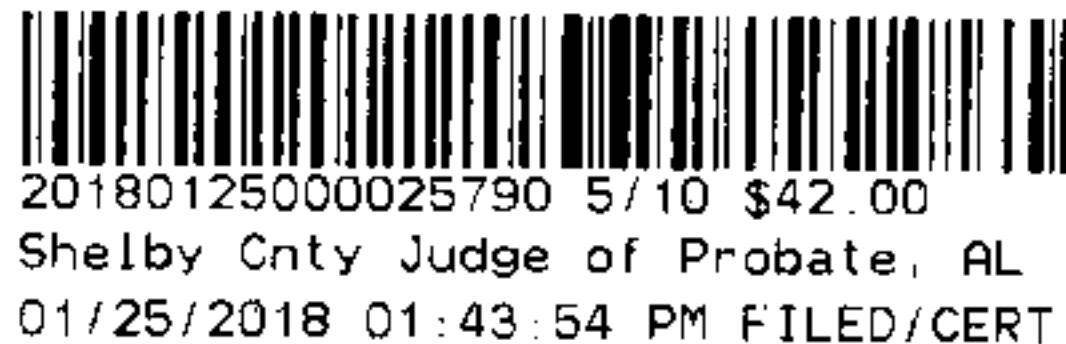
Nominee's Address:

8828 Reach

Crest

Birmingham,

Alabama



35242

Nominee's Telephone Number:

[REDACTED]

(Cell)

B. Name of Nominee for guardian of my person:

William B. Purner

Nominee's Address:

8828 Reach

Crest

Birmingham,

Alabama

35242

Nominee's Telephone Number:

[REDACTED]

(Cell)

**IX. RELIANCE ON THIS POWER OF ATTORNEY**

Any person, including my Agent and any Successor 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.

**SIGNATURE AND ACKNOWLEDGEMENT**

Jean E. Purner  
Jean E. Purner

Your

Signature

Date: 9-24-14

Your Name Printed:

Jean E.

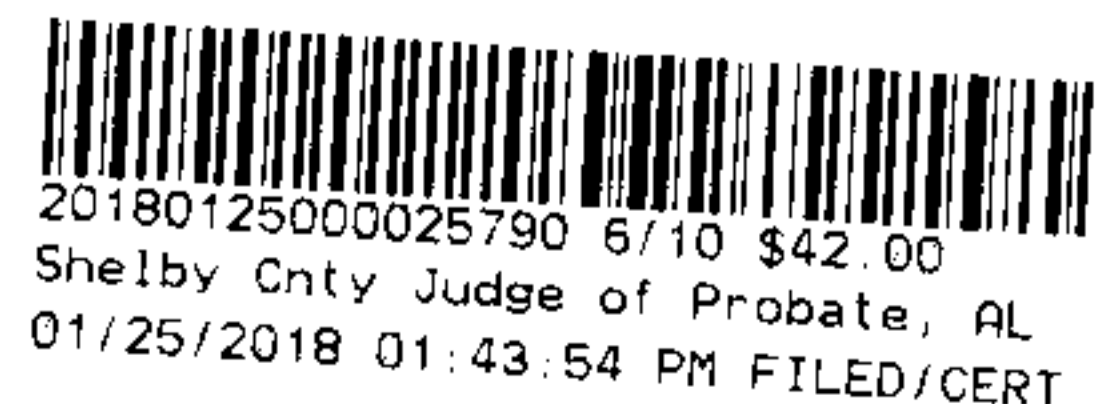
Purner

Your Address:

8828 Reach Crest, Birmingham, Alabama 35242

Your Telephone Number:

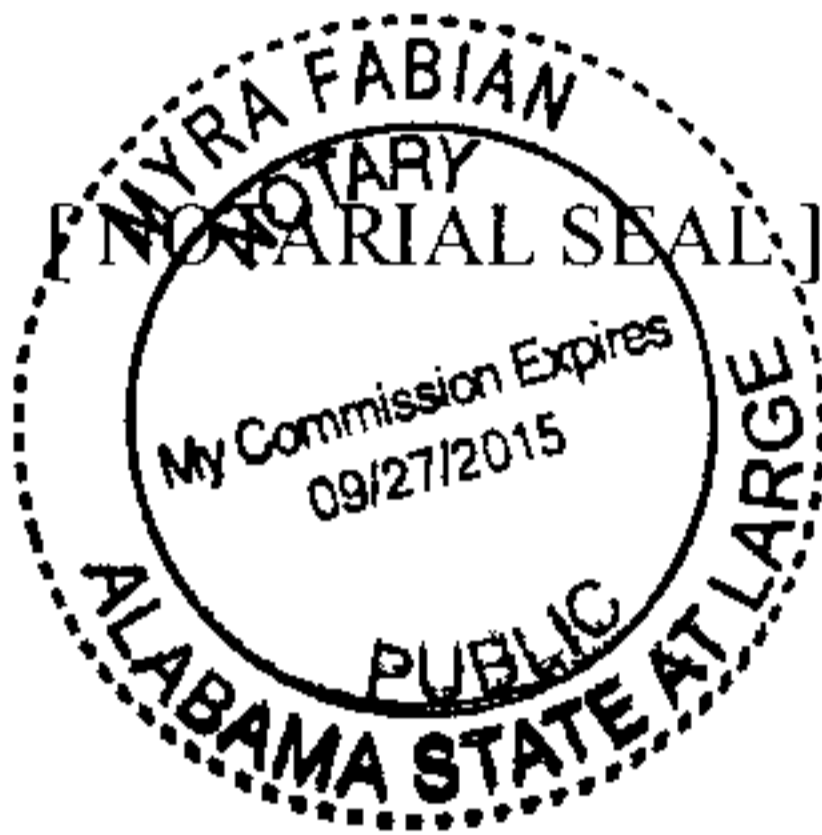
[REDACTED]



STATE OF ALABAMA       )  
  :  
COUNTY OF SHELBY       )

I, MYRA FABIAN, a Notary Public, Alabama, State at Large, hereby certify that Jean E. Purner, 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, she executed the same voluntarily on the day the same bears date.

Given under my hand this the 24<sup>th</sup> day of September, 2014.



Myra Fabian  
Signature of Notary

My Commission Expires: 9/27/15

This document prepared by:

Ross N. Cohen  
Baker, Donelson, Bearman, Caldwell & Berkowitz, PC  
1400 Wells Fargo Tower  
420 Twentieth Street North  
Birmingham, Alabama 35203

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## X. 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 Jean E. Purner. 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 Jean E. Purner reasonably expects you to do with their property or, if you do not know their expectations, act in Jean E. Purner'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 Jean E. Purner by writing or printing the name of Jean E. Purner and signing your own name as "agent" in the following manner:

"Jean E. Purner by (your signature) as Agent"

Unless the Special Instructions in this Power of Attorney state otherwise, you must also:

- (1) act loyally for Jean E. Purner's benefit;
- (2) avoid conflicts that would impair your ability to act in Jean E. Purner's best interest;
- (3) act with care, competence, and diligence;
- (4) keep a record of all receipts, disbursements, and transactions made on behalf of Jean E. Purner;
- (5) cooperate with any person that has authority to make health care decisions for Jean E. Purner to do what you know Jean E. Purner reasonably expects or, if you do not know Jean E. Purner's expectations, to act in their best interest; and
- (6) attempt to preserve Jean E. Purner's estate plan if you know the plan and preserving the plan is consistent with Jean E. Purner's best interest.

*Termination of Agent's Authority.* You must stop acting on behalf of Jean E. Purner 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 an agent's 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 actions.

If there is anything about this document or your duties that you do not understand, you should seek legal advice.

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

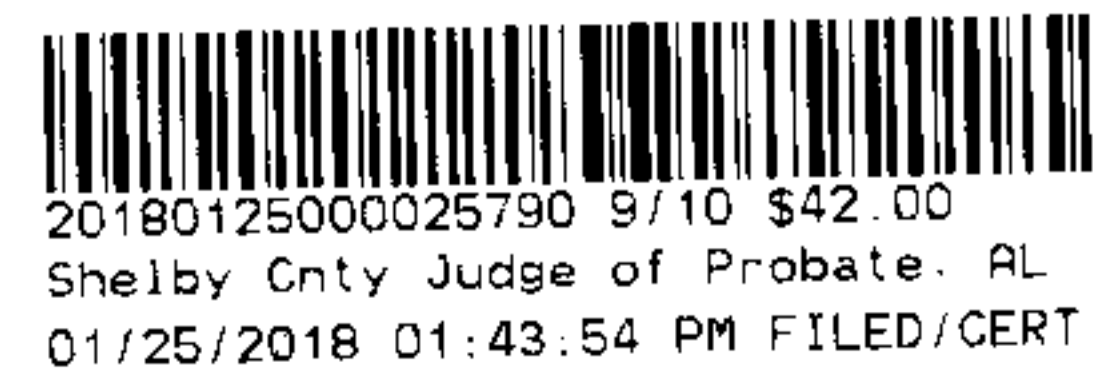
A document substantially in the following format may be used by my Agent and any Successor Agent to certify facts concerning this Power of Attorney:

STATE OF ALABAMA        )  
  :  
COUNTY OF Shelby        )

I, William B. Purner certify under penalty of perjury that Jean E. Purner granted me authority as an agent or successor agent in a Power of Attorney dated 9-24, 2014.

I further certify that to my knowledge:

- (1) Jean E. Purner 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) (Insert other relevant statements) \_\_\_\_\_

**SIGNATURE AND ACKNOWLEDGEMENT**

William B. Purner  
William B. Purner

Agent's

Signature

Date: 9-24-14

Agent's Name Printed: William B.

Purner

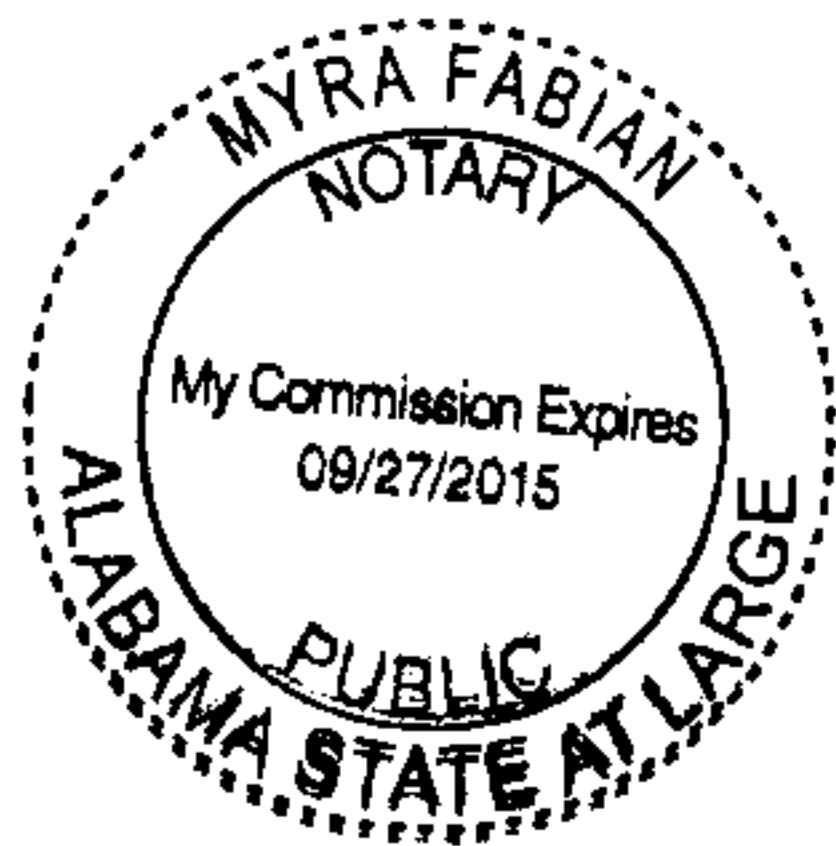
Agent's Address: 8828 Reach Crest, Birmingham, Alabama 35242

Agent's Telephone Number:

205.524.4751

This document was acknowledged before me on September 24<sup>th</sup>, 2014 by William B. Purner.

[ NOTARIAL SEAL ]



Myra Fabian  
Signature of Notary

My Commission Expires: 9/27/15

