

STATE OF ALABAMA)
)
COUNTY OF SHELBY)

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 you 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.

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

This form provided 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.

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



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DESIGNATION OF AGENT


I, JOYCE JONES, name the following person as my agent:

Name of Agent: Rinalda Rocquin
Agent's Address: 1755 Third Street
Lutcher, LA 70071
Agent's Telephone Number: [REDACTED]

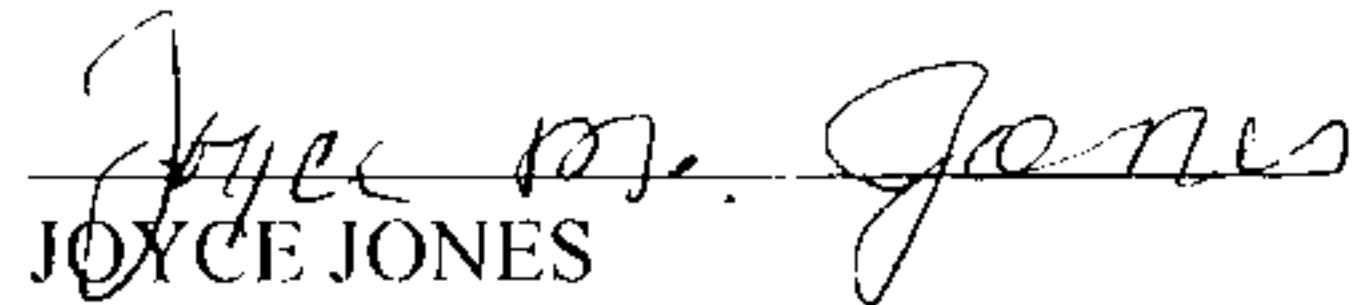
GRANT OF GENERAL AUTHORITY

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.

If you wish to grant general authority over all of the subjects enumerated in this Section you may SIGN here:


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OR


JOYCE JONES

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:

N/A Real Property as defined in Section 26-1A-204

N/A Tangible Personal Property as defined in Section 26-1A-205

N/A Stocks & Bonds as defined in Section 26-1A-206

N/A Commodities and Options as defined in Section 26-1A-207

N/A Banks and Other Financial Institutions as defined in Section 26-1A-208

N/A Operation of Entity or Business Interests as defined in Section 26-1A-209

N/A Insurance and Annuities as defined in Section 26-1A-210

N/A Estates, Trusts, and Other Beneficial Interests as defined in Section 26-1A-211

N/A Claims and Litigation as defined in Section 26-1A-212

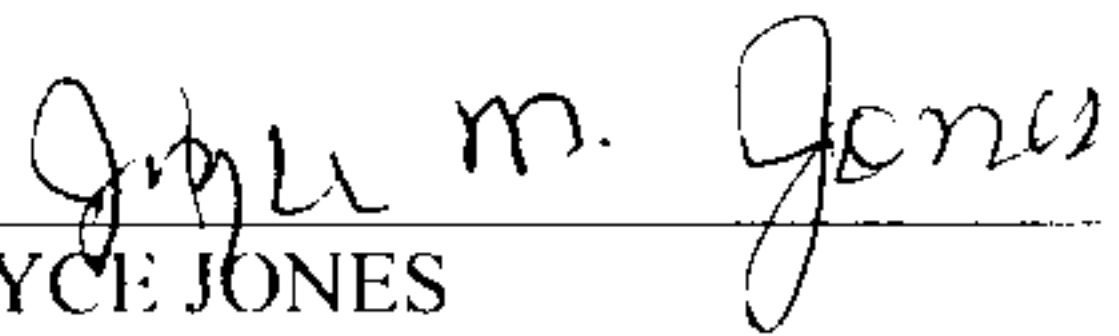
N/A Personal and Family Maintenance as defined in Section 26-1A-213

N/A Benefits from Governmental Programs or Civil or Military Services as defined in Section 26-1A-214

N/A Retirement Plans as defined in Section 26-1A-215

N/A Taxes as defined in Section 26-1A-216

N/A Gifts as defined in Section 26-1A-217


JOYCE JONES



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GRANTS 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:

(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.)

N/A Create, amend, revoke, or terminate an inter vivos trust, by trust or applicable law

N/A 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

N/A Create or change rights of survivorship

N/A Create or change a beneficiary designation

N/A Authorize another person to exercise the authority granted under this power of attorney

N/A Waive the principal's right to be a beneficiary of joint and survivor annuity, including a survivor benefit under a retirement plan

N/A Exercise fiduciary powers that the principal has authority to delegate

LIMITATION ON AGENT'S AUTHORITY

An agent that is not my ancestor, spouse, or descendent MAY NOT use my property to benefit the agent or a person to whom the agent owes and 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 of 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.
- c)

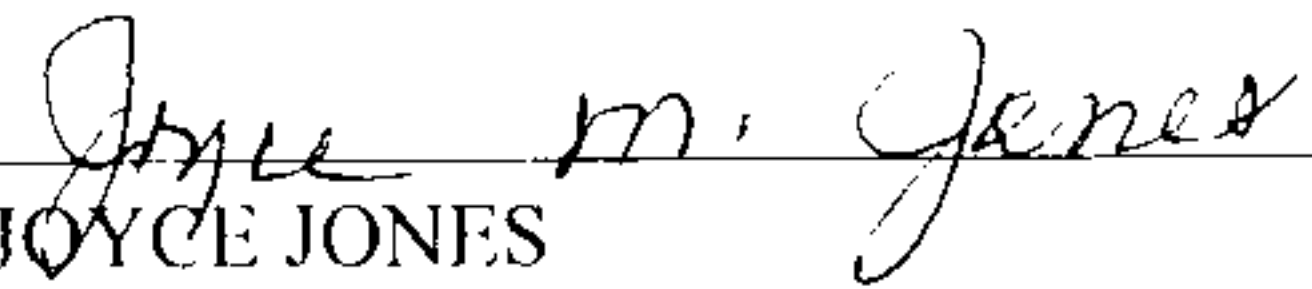
EFFECTIVE DATE

This power of attorney is effective immediately.

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 been terminated or is invalid.

SIGNATURE AND ACKNOWLEDGMENT


JOYCE JONES

Your Signature Date: June 21, 2018

Your Name Printed: Joyce Jones

Your Address: 20 Briarwood Drive
Columbiana, AL 35051


State of: Alabama

County of: Shelby

I, John Aaron, a Notary Public, in and for the County in this State, hereby certify that JOYCE JONES 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 voluntary on the day the same bears date.

Given under my hand this 21st day of June, 2018.


Signature of Notary
My Commission Expires: 1/8/2022


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IMPORTANT INFORMATION FOR AGENT

Agent's Duties

When you accept 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 oked. 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 name as "agent" in the following manner:

Joyce Jones by Rinalda Rocquin as Agent

(5) act loyally for the principal's benefit;

(6) avoid conflicts that would impair your ability to act in the principal's best interest;

(7) act with care, competence and diligence;

(8) keep a record of all receipts, disbursements, and transactions made on behalf of the principal;

(9) 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;

(10) attempt to preserve the principal's estate plan if you know the plan and preserving the plan is consistent with the principal's best interest.

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.

