



opinion of my said Agent ought to be done, executed or performed in and about my said Agent ought to be done, executed or performed in and about the premises, of every nature and kind whatsoever, as fully and completely as I could do if personally present.

2. ***Real Property.*** My Agent is granted general authority with respect to real property, including all authorizations set forth in ALA. CODE § 26-1A-204.

3. ***Tangible Personal Property.*** My Agent is granted general authority with respect to tangible property, including all authorizations set forth in ALA. CODE § 26-1A-205.

4. ***Stocks and Bonds.*** My Agent is granted general authority with respect to stocks and bonds (as defined in ALA. CODE § 26-1A-102(14) and including, without limitation, interests in partnerships, limited liability companies, trusts and other securities), including all authorizations set forth in ALA. CODE § 26-1A-206.

5. ***Commodities and Options.*** My Agent is granted general authority with respect to commodities and options, including all authorizations set forth in ALA. CODE § 26-1A-207.

6. ***Banks and Other Financial Institutions.*** My Agent is granted general authority with respect to banks and other financial institutions, including all authorizations set forth in ALA. CODE § 26-1A-208.

7. ***Lend or Borrow.*** To lend or borrow money (including the power to borrow against the cash surrender value of any life insurance policy now or hereafter owned by me) on such terms as my Agent deems appropriate and to make, execute and deliver any note or notes, bond or bonds, security agreements or any other instruments or contracts on my account to and for any amount and with such security, whether real or personal property which my Agent may deem necessary or expedient.

8. ***Operation of Entity or Business.*** Subject to the terms of a document or an agreement governing an entity or an entity ownership interest, my Agent is granted general authority with respect to operation of an entity or business, including all authorizations set forth in ALA. CODE § 26-1A-209.

9. ***Insurance and Annuities.*** My Agent is granted general authority with respect to insurance and annuities, including all authorizations set forth in ALA. CODE § 26-1A-210.

10. ***Estates, Trusts, and Other Beneficial Interests.*** My Agent is granted general authority with respect to estates, trusts, and other beneficial interests, including all authorizations set forth in ALA. CODE § 26-1A-211. For purposes of applying ALA. CODE § 26-1A-211, references therein to “fund” shall include the defined term “estates, trusts, and other beneficial interests”.

11. ***Claims and Litigation.*** My Agent is granted general authority with respect to claims and litigation, including all authorizations set forth in ALA. CODE § 26-1A-212.

12. ***Personal and Family Maintenance.*** My Agent is granted general authority with respect to personal and family maintenance, including all authorizations set forth ALA. CODE in § 26-1A-213. Authority with respect to personal and family maintenance is neither dependent upon, nor limited by, authority that an Agent may or may not have with respect to gifts under this Power of Attorney.

13. ***Benefits from Governmental Programs or Civil or Military Service.*** My Agent is granted general authority with respect to benefits from governmental programs or civil or military service, including all authorizations set forth in ALA. CODE § 26-1A-214. For purposes of this paragraph, “benefits from governmental programs or civil or military service” means any benefit, program, or assistance provided under a statute or regulation including, but not limited to, Social Security, Medicare, and Medicaid.

14. ***Retirement Plans.*** My Agent is granted general authority with respect to retirement plans, including all authorizations set forth ALA. CODE § 26- 1A-215. For purposes of this paragraph, “retirement plan” means a plan or account created by an employer, the principal, or another individual to provide retirement benefits or deferred compensation of which the principal is a participant, beneficiary, or owner, including a plan or account under the following sections of the Internal Revenue Code: (1) an individual retirement account under Internal Revenue Code § 408, as amended; (2) a Roth individual retirement account under Internal Revenue Code § 408A, as amended; (3) a deemed individual retirement account under Internal Revenue Code § 408(q), as amended; (4) an annuity or mutual fund custodial account under Internal Revenue Code § 403(b), as amended; (5) a pension, profit-sharing, stock bonus, or other retirement plan qualified under Internal Revenue Code § 401(a), as amended; (6) a plan under Internal Revenue Code § 457(b), as amended; and (7) a non-qualified deferred compensation plan under Internal Revenue Code § 409A, as amended.

15. ***Estate Planning.*** My Agent is granted the following authority with respect to my estate planning:

- (a) Create, amend, revoke, or terminate an *inter vivos* trust;
- (b) Create or change rights of survivorship;
- (c) Create or change a beneficiary designation;
- (d) Waive my right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan; or
- (e) Exercise a general or limited power of appointment;

but only to the extent that the exercise of such authority is reasonably consistent with my estate planning (for example, my will, codicils, trusts, beneficiary designations and similar estate planning documents).

16. **Taxes.** My Agent is granted general authority with respect to taxes, including all authorizations set forth in ALA. CODE § 26-1A-216.

17. **Make Gifts.** To make gifts from time to time, including gifts to any person serving as my Agent, as in the sole discretion of my Agent is desirable to implement plans intended to reduce present or future taxes, or in keeping with my prior pattern of giving, provided, however, that any gifts to any person serving as my Agent hereunder shall not exceed, in any calendar year, the largest amount as to which said right to make such gifts may be permitted to lapse without the lapse constituting a release of a general power of appointment under Internal Revenue Code § 2514(e) or 2041(b)(2), as amended. Such gifts shall be in such form as my Agent shall determine, including, but not limited to, gifts that are outright, in trust, pursuant to a Uniform Transfers to Minors Act, a Uniform Gift to Minors Act, or otherwise.

**No Limitation of Power.** The enumeration of specific powers herein is not intended to, nor does it, limit or restrict the general powers herein granted to my Agent.

**Indemnity of Agent.** I hereby bind myself and my estate to defend, hold harmless and indemnify my Agent from and against any and all claims, demands, losses, damages, actions and causes of action, including expenses, costs and reasonable attorneys' fees which my Agent at any time may sustain or incur in connection with carrying out the authority granted my Agent in this Durable Power of Attorney to the extent that my Agent attempts in good faith to discharge his or her fiduciary obligation hereunder.

**Reliance by Third Parties.** Third parties may rely upon the representations of my Agent as to all matters relating to any power granted to my Agent, and no person who

may act in reliance upon the representations of my Agent or the authority granted to my Agent shall incur any liability to me or my estate as a result of permitting my Agent to exercise any power.

**Ratification and Declaration of Standard of Performance.** I do hereby ratify and confirm all that my Agent shall do or cause to be done in and about the premises by virtue of this Durable Power of Attorney and declare that my Agent shall not be liable to me or my estate for any acts or omissions with respect hereto to the extent that my Agent attempts in good faith to discharge his or her fiduciary obligation hereunder.

**Nomination of Guardian and Conservator.** In the event proceedings are hereafter commenced by any person to appoint a guardian for me or a conservator, or other fiduciary charged with the management of any part or all of my property, then I hereby nominate and appoint my Agent to serve as such guardian, conservator or other fiduciary. **I HEREBY EXEMPT ANY PERSON NOMINATED HEREIN FROM GIVING BOND OR FILING AN INVENTORY** while serving as such conservator or other fiduciary, pursuant to ALA. CODE § 26-2A-139, as amended, or pursuant to similar statutes or common law.

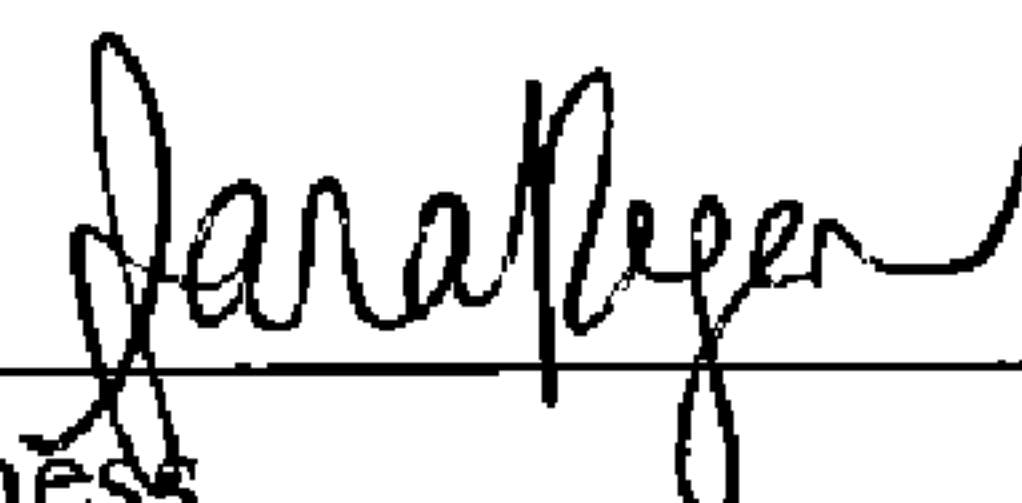
**Reimbursement of Expenses.** My Agent is entitled to reimbursement of expenses reasonably incurred on my behalf.

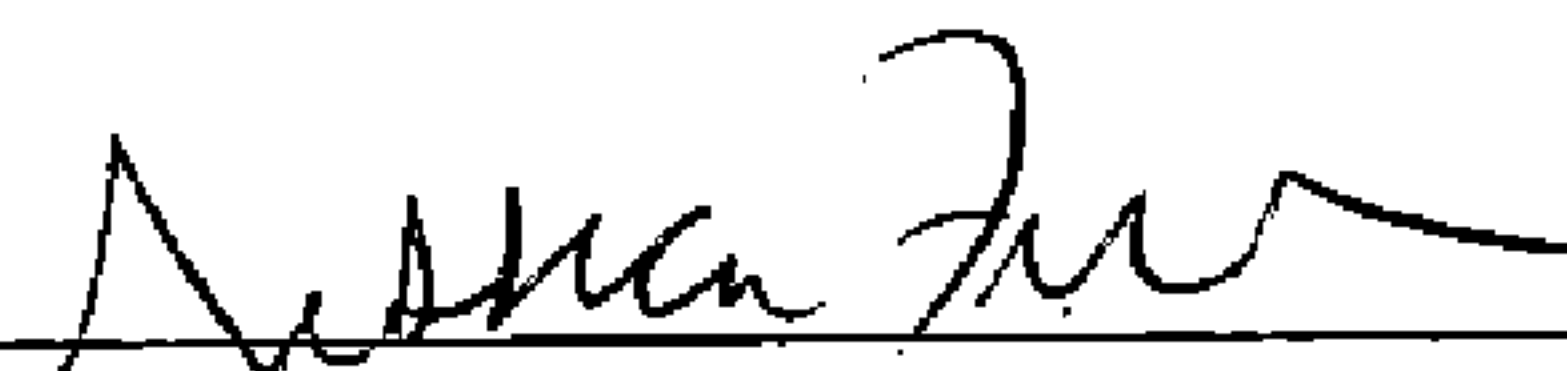
**No Compensation.** My Agent shall not be entitled to compensation for services provided hereunder.

**Governing Law.** This instrument is executed and delivered in the State of Alabama, and the laws of the State of Alabama shall govern all questions as to the validity of this power and the construction of its provisions.

**IN WITNESS WHEREOF,** I have executed this Durable Power of Attorney and affixed my seal on this the 30<sup>th</sup> day of August, 2018.

 \_\_\_\_\_ [SEAL]  
**LOIS APPELBAUM**


 \_\_\_\_\_  
Witness

 \_\_\_\_\_  
Witness

STATE OF ALABAMA )  
:  
JEFFERSON COUNTY )

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that LOIS APPELBAUM, whose name is signed to the foregoing Durable Power of Attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 3<sup>rd</sup> day of August, 2018.

  
\_\_\_\_\_  
Notary Public

[SEAL]

My Commission Expires: 4-21-22

**DOUGLAS FRIEDMAN**  
Notary Public, Alabama State At Large  
My Commission Expires April 21, 2022



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
10/16/2018 01:24:10 PM  
\$30.00 CHERRY  
20181016000366470

*Allie S. Boyd*