

POWER OF ATTORNEY

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 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.

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

This form provides 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.

1. DESIGNATION OF AGENT

I, **NINA FAYE DEKICH**, name the following person as my agent:

Name of Agent: **Steven Eugene Dekich**

2. DESIGNATION OF SUCCESSOR AGENT(S)

If my agent is unable or unwilling to act for me, I name as my successor agent:

Name of Successor Agent: **Dianne Dekich McGee**

3. 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 sign below:

SIGN HERE: Nina Jay Sekich

OR

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:

_____	Real Property as defined in Section 26-1A-204
_____	Tangible Personal Property as defined in Section 26-1A-205
_____	Stocks and Bonds as defined in Section 26-1A-206
_____	Commodities and Options as defined in Section 26-1A-207
_____	Banks and Other Financial Institutions as defined in Section 26-1A-208
_____	Operation of Entity or Business as defined in Section 26-1A-209
_____	Insurance and Annuities as defined in Section 26-1A-210
_____	Estates, Trusts, and Other Beneficial Interests as defined in Section 26-1A-211
_____	Claims and Litigation as defined in Section 26-1A-212
_____	Personal and Family Maintenance as defined in Section 26-1A-213
_____	Benefits from Governmental Programs or Civil or Military Service as defined in Section 26-1A-214
_____	Retirement Plans as defined in Section 26-1A-215
_____	Taxes as defined in Section 26-1A-216
_____	Gifts as defined in Section 26-1A-217

4. 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:

(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.)

_____	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 26-1A-217 of the Alabama Uniform Power of Attorney Act, but subject to any specific 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

5. 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.

Limitation of Power. Except for any specific 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.S. § 2041 and 26 U.S.C.S. § 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.

6. EFFECTIVE DATE

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

7. DURABLE POWER OF ATTORNEY

This power of attorney shall not be affected by disability, incompetency or incapacity of the principal, and shall remain in full force and effect until the occurrence of the first of the following circumstances:

- (1) My death;
- (2) The death of the survivor of my said attorneys; or
- (3) Until the revocation of this power of attorney by me, in writing.

8. RELIANCE OF 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.

9. SIGNATURE AND ACKNOWLEDGMENT

Nina Faye Dekich
(Signature of Principal)
Your signature date: November 2, 2018
Your name printed: NINA FAYE DEKICH

STATE OF ALABAMA
COUNTY OF LEE

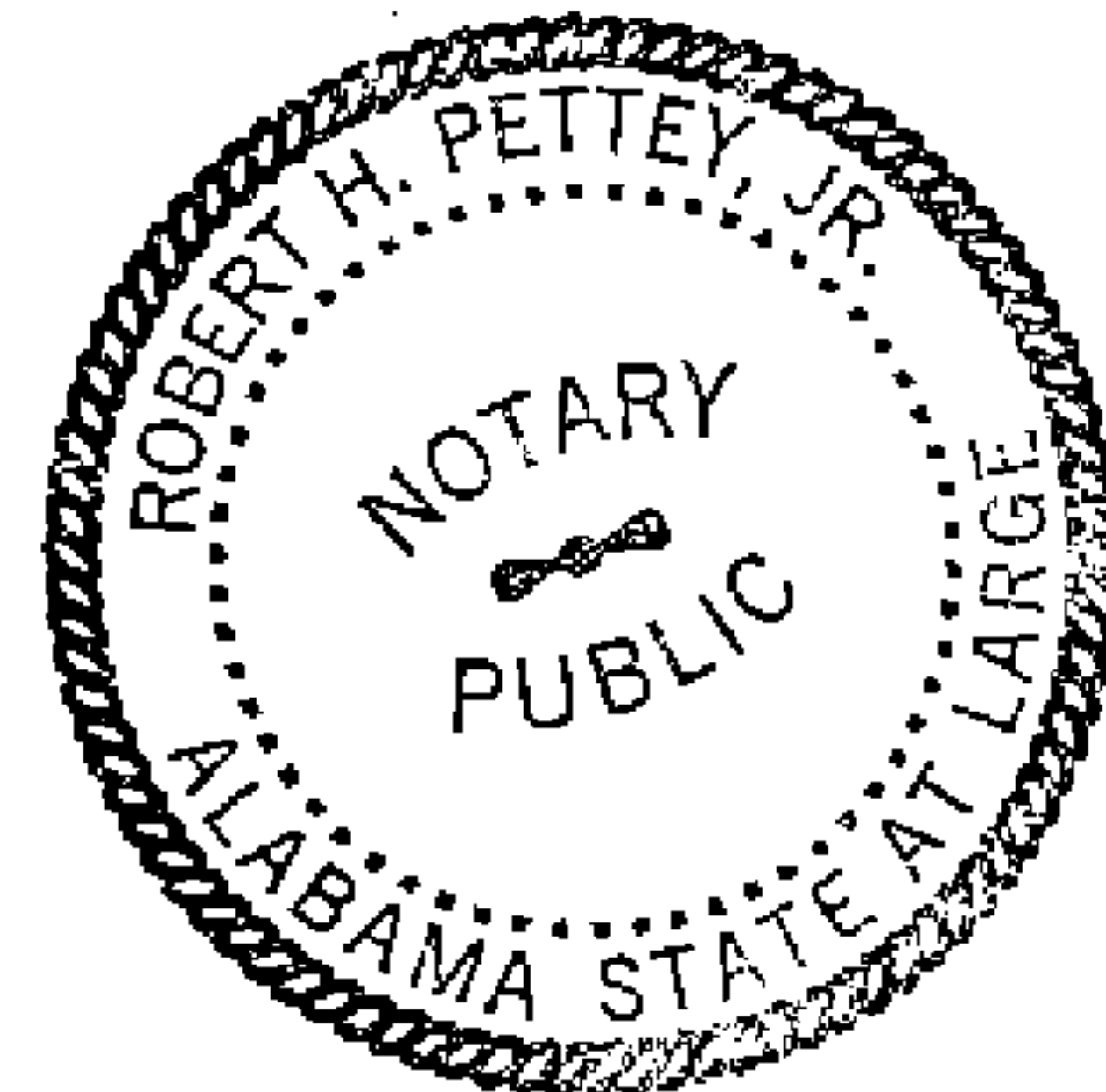
I, the undersigned, a Notary Public, in and for the County in this State, hereby certify that **NINA FAYE DEKICH**, whose name is signed to the foregoing document, and who is known to me, acknowledged before me on this day that, being informed of the contents of the document, she executed the same voluntarily on the day the same bears date.

Given under my hand this the 2nd day of November, 2018.

(Notary Seal)

[Signature]
Notary Public
My commission expires: MY COMMISSION EXPIRES JAN. 5, 2022

THIS DOCUMENT PREPARED BY:
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Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
03/12/2019 08:46:28 AM
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Allen S. Bayl