

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, the undersigned, Angela L. Smith, a resident of Mobile County, Alabama, do hereby make, declare, and publish this my Durable Power of Attorney and do hereby revoke any and all former powers of attorney, including durable and springing powers of attorney, that may have been at any time heretofore made by me. I hereby nominate, constitute, and appoint my spouse, Jerome L. Smith, or if he shall be unable or unwilling to serve, then Rosemary Renee Wallace and Denise Diana Huddle, jointly, as my true and lawful agents and attorney-in-fact (hereinafter called "Agent"), with full power of substitution, hereby giving and granting to my Agent general authority to act for me with respect to real property, tangible personal property, stocks and bonds, commodities and options, banks and financial institutions, operation of entities or businesses, insurance and annuities, estates, trusts and other beneficial interests, claims and litigation, personal and family maintenance, benefits from governmental programs or Civil or Military Service, retirement plans, taxes, and gifts as set forth in Sections 26-1A-204 through 26-1A-217 of the Alabama Uniform Power of Attorney Act, as amended from time to time, and authority to do any and all acts on my behalf that I could do myself, including without limitation, the authority to do the following:

1. To sign checks and any and all other orders for the payment and withdrawal of money from any and all deposits, bank accounts, savings accounts, and certificates of deposit, of any and every nature, and to execute any agreement and undertaking with respect to any of the same, including without limitation any bond or assurance with respect to any such withdrawal; and to establish and make deposits in any and all such accounts, deposits, and certificates of deposit in my name or in the name of the Agent in his capacity as agent for me.

2. To sell and transfer any and all bonds and other securities and corporate stock standing in my name and to execute proxies for the voting of corporate stock.


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3. To sell any real or personal property owned by me or in which I have any interest, wherever the same may be located, and to execute any and all deeds and bills of sale for the conveyance thereof.

4. To invest any cash owned by me standing in my name or in the name of said Agent in any securities, stock, certificates of deposit, and real and personal property and to take and register the same in my name or in the name of the Agent as agent for me.

5. To receive, receipt for, and give acquittances and releases for any and all monies, properties, rights, and proceeds which I may own or in which I may have any interest or in which I may claim any ownership or interest.

6. To prepare and execute any and all income tax returns to any governmental authority and any and all instruments and papers connected therewith, including without limitation any estimates, agreements for extension or settlement, and any claim for refund.

7. To employ for me and in my behalf any attorneys, accountants, and other advisors and to compensate them from my funds for services rendered to me or on my behalf or on behalf of the Agent with respect to any transaction of business or affairs for me.

8. To execute any and all instruments and papers of any and every kind that may be necessary or proper in connection with any retirement benefits to which I may be entitled, whether from any governmental authority or otherwise.

9. To make gifts of any of my property, and without limitation as to amount, to any individuals, including one or more of the Agent, or to organizations described in Sections 170(c) and 2522(a) of the Internal Revenue Code of 1986, or in the corresponding provisions of any other or future Federal revenue law, as my Agent shall determine: (1) to be in my best interest; (2) to be in the best interest of my estate; or (3) that will reduce the Federal estate tax payable on my death; and is in accordance with my history of making lifetime gifts. Notwithstanding anything herein or by statute to the contrary, the authority of my Agent to make gifts shall not be limited to any specific

amounts (or to what is commonly referred to as the Federal gift tax annual exclusion amount).

10. And generally to do any and all acts on my behalf that I could do and to execute any and all other instruments and documents of any and every kind whatsoever in my name, place, and stead, whether or not such acts or such instruments and documents may be similar to those enumerated hereinabove.

Notwithstanding the foregoing, my Agent may not (i) create, amend, revoke, or terminate an inter vivos trust, (ii) create or change rights of survivorship, (iii) create or change a beneficiary designation, (iv) delegate authority granted under this Durable Power of Attorney, (v) waive my right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan; or (vi) exercise fiduciary powers that I have authority to delegate.

My Agent shall be entitled to reimbursement of expenses reasonably incurred on my behalf and

(Place your initials by only one answer)

_____ shall be entitled to compensation that is reasonable under the circumstances.

GLS shall not be entitled to compensation.

Any and every person dealing with or accepting and relying upon any instrument executed or any act taken by my Agent under the provisions of this durable power of attorney in accordance with the provisions of Section 26-1A-119 of the Alabama Uniform Power of Attorney Act, as amended from time to time, and without actual knowledge that the powers conferred herein or any of them have been revoked, amended, or restricted shall be fully protected against any claims or contention by me or by my personal representatives, heirs, next of kin, and assigns with respect to their right to rely upon the existence and continuing effect of this durable power of attorney and all provisions herein regardless of any lapse of time from and after the date of execution hereof. And, further, if this durable power of attorney should be properly recorded, then any person or party may rely upon the authority of my Agent herein set forth as

continuing to be in full force and effect unless and until a revocation of said durable power of attorney also shall be properly recorded.

This durable power of attorney shall become effective immediately and shall not be affected by my disability, incompetency, or incapacity. This durable power of attorney may be revoked by me in whole or in part at any time by delivering or causing to be delivered to Jerome L. Smith, Rosemary Renee Wallace, and Denise Diana Huddle, my said Agents, written notice of such revocation, provided, however, that no such revocation shall vitiate, invalidate, or impair any action taken prior to receipt of such written notice.

My Agent may resign by giving written notice to me, and if I am incapacitated at the time of such resignation by my Agent, written notice shall also be given to my conservator or guardian if there is no conservator, if one has been appointed for me, and a co-agent or successor agent. If there is no conservator, guardian, co-agent, or successor agent, my Agent shall give written notice of his or her resignation to my caregiver, another person reasonably believed by my Agent to have sufficient interest in my welfare, or to a governmental agency having authority to protect my welfare.

If it becomes necessary for a court to appoint a conservator of my estate, I hereby nominate my spouse, Jerome L. Smith, as conservator of my estate for consideration by the court. If my spouse, Jerome L. Smith, shall be unable or unwilling to serve as my conservator, I hereby nominate, Rosemary Renee Wallace and Denise Diana Huddle, jointly, as the alternate conservators of my estate for consideration by the court.

This instrument is governed by the laws of the State of Alabama.

This instrument is executed in several counterparts, each of which shall be deemed an original.

IN WITNESS WHEREOF, I have hereunto set my hand on this the 29th day of April, 2019.

Angela L. Smith
ANGELA L. SMITH

AS Initial

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STATE OF ALABAMA)

COUNTY OF MOBILE)

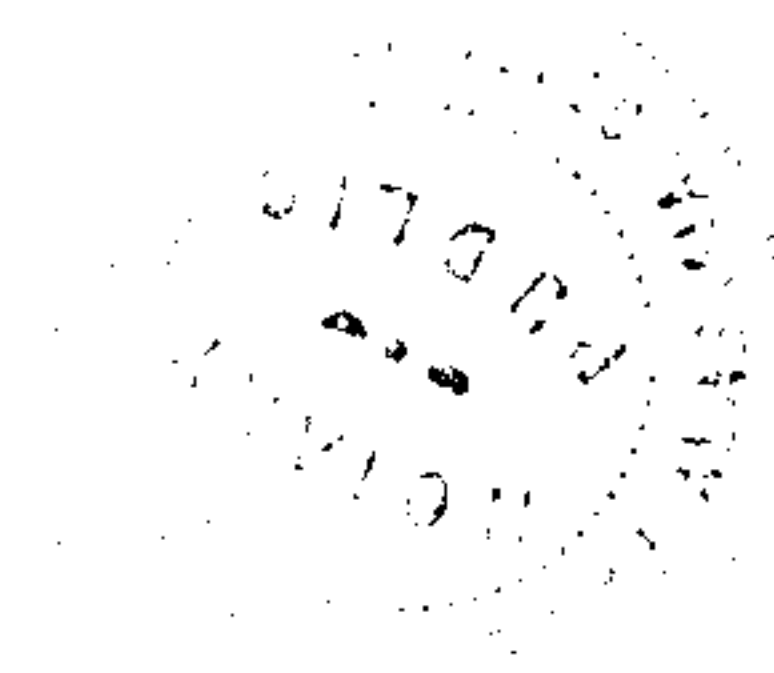
I, the undersigned, a Notary Public in and for said State and County, hereby certify that Angela L. Smith, whose name is signed to the foregoing Durable Power of Attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she executed the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

GIVEN under my hand and official notarial seal this 29th day of April, 2019.


NOTARY PUBLIC
My Commission Expires: 12-28-21

This instrument prepared by:

Pamela G. Johnston, Esq.
Partridge, Smith, P.C.
P. O. Box 81429
Mobile, Alabama 36689
(251) 338-0566



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