

GENERAL DURABLE POWER OF ATTORNEY

I, **HAZEL A. ONEAL**, of Shelby County, Alabama, appoint **Kenneth Dale Oneal**, of Shelby County, State of Alabama, as my attorney-in-fact (Agent). My agent may perform for me and in my name and on my behalf any act in the management, supervision, and care of my estate, affairs, and person that I personally have authority to perform. My agent may exercise for me and in my name and on my behalf the powers enumerated below, which are intended to illustrate, and not to limit, the scope of this power.

1. POWER IN GENERAL

My agent may do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs and fully and effectively to all intents and purposes as I might or could do in my own proper person, if personally present, the specifically enumerated powers described in this power of attorney being in aid and exemplification of the full, complete, and general power granted and not in limitation or definition.

2. SECURITIES

My agent may buy, sell, pledge, exchange, assign, option, or otherwise transfer any securities and investment holdings of any kind and including authority to sell or redeem U.S. Savings Bonds or U.S. Treasury Securities owned by me; deal with any broker, banker, or other agent; receive all dividends and interest payments now or hereafter due or payable to me from any security or other indebtedness or investment; vote stock and otherwise represent me at all meetings of shareholders or companies or corporations in which I have an interest; sign proxies or other instruments; tender my resignation as director or officer; and subscribe to shares of stock.

3. ACCOUNTS

My agent may open, continue, maintain, change, or close any account, including without limitation any checking or savings account, certificate of deposit, share account, and other like arrangement with any bank, trust company, savings bank, building and loan association, savings and loan association, credit union, or other financial institution, make deposits and withdrawals by check, draft, or otherwise; and endorse checks, notes, and drafts for deposit collection, or otherwise.

4. PROPERTY, INCLUDING REAL ESTATE

My agent may sell, exchange, option, and convey my real and personal property, wherever located; execute and deliver deeds of general warranty, with the customary covenants for such property; manage and control my real and personal property wherever located; negotiate, execute, and deliver any leases of my property; demand and collect rents; arrange for appropriate disposition, use, insurance, and safekeeping of all my property; and settle, compromise, and adjust insurance claims.

5. COLLECTION AND LITIGATION

My agent may demand and collect all property, real or personal, now or hereafter due, payable, or belonging to me; contest, compromise, settle, or abandon claims in my favor or against me; give receipts, releases, and discharges; commence, pursue, or oppose any action, suit, or legal proceedings relating to any matter in which I am or may hereafter be interested and compromise, settle, or submit to judgment any such action or proceeding.

6. TAXES

My agent may represent me before any office of the Internal Revenue Service of the Treasury Department of the United States and before the tax department of any state, county, or municipality with regard to any tax with which I am concerned. In particular without limitation, my agent may represent me in connection with any federal income tax return, Form 1040, for all tax years since 1959; any federal gift tax return, Form 709, for all tax years since 1959; any Alabama income tax return, Form 1, for all tax years since 1959; and any Alabama gift tax return, Forms 6 and 7, for all tax years since 1959. My agent may perform any and all acts that I can perform with respect to any tax matters without limitation. My agent may prepare, sign, and file any tax return; receive originals of all notices and other written communications; negotiate and make compromises; file claims; receive, endorse, and collect checks; receive and examine confidential information; and take appeals, file protests, and execute waivers and closing agreements.

7. SAFE-DEPOSIT BOX

My agent shall have access to any safe-deposit box of mine (whether the box is held in my name alone or jointly with another or others) wherever located, and may remove the contents and surrender the box on my behalf. Any institution in which a safe-deposit box of mine is located is not liable to me or my heirs or estate for permitting my agent to exercise this power.

8. SOCIAL SECURITY

My agent may represent and act for me before the Social Security Administration of the United States, and any similar agency of a state or local government; collect all Social Security benefits due me; and make such arrangement in connection with Social Security benefits including without limitation Medicaid and Medicare as will facilitate their application to my care and support.

9. INSURANCE

To purchase and pay for insurance insuring my health, life, and property, including without limitation health, life, accident, disability, property, casualty and liability insurance; to make necessary claims; to settle, compromise and adjust claims; to surrender and cancel insurance policies; to borrow from insurers and third parties using insurance policies as collateral.

10. HEALTH INSURANCE

To execute all necessary instruments for health insurance, including but not limited to any instruments requested by Medicare, Medicaid or a private insurer, for the purpose of submitting claims and collecting reimbursements, initiating, cancelling or renewing coverage and paying of premiums, and for any other purpose Agent believes necessary.

11. EMPLOYMENT OF AGENTS

My agent may employ (and justly compensate) and dismiss agents, attorneys, investment advisors, accountants, housekeepers, and other persons, and terminate any agency that I may have created at any time.

12. COMPENSATION

My agent shall be reimbursed for all reasonable costs and expenses actually incurred and paid under this power, but my agent is not entitled to compensation for services rendered under it.

13. GIFTS

To make gifts to my relatives, including, but not limited to, my attorney-in-fact, in my name and on my behalf, if my attorney-in-fact believes the gifts will provide tax benefits for me or my estate; and to make gifts to charitable organizations in amounts and at times that follow patterns of giving established by me before the date of the gift made my attorney-in-fact. To make gifts and to institute gift programs to such activities and persons as my attorney-in-fact shall deem appropriate in said attorney's full discretion. This includes the authority for my attorney-in-fact to make gifts to the attorney-in-fact.

14. FUND A TRUST

To transfer any assets of mine to any trust for which I am a grantor and a beneficiary.

15. RETIREMENT FUNDS

To make withdrawals and elections but not beneficiary designations for any retirement plan, pension, profits sharing arrangement. This authority shall extend to any plan whether private, corporate or governmental. It shall include authority over any plan that I may have an interest in including, but not limited to, an IRA, 401K, SEP and ESOP.

16. DISCLAIMER

To execute a disclaimer of any interest I may be entitled to from any estate or trust.

17. NOMINATION OF GUARDIAN

I nominate my agent to serve as my guardian of my estate, conservator, or in any similar capacity.

18. EFFECTIVE DATE

This durable power of attorney shall become effective upon signing of this document.

19. PHOTOCOPIES

Photocopies of this power of attorney shall have the same effect as an original.

20. SEVERABILITY

The invalidity of a provision of this power of attorney shall not affect another provision.

THIS IS A DURABLE POWER OF ATTORNEY AND SHALL NOT BE AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

NO EFFECT IS TO BE GIVEN TO ARTICLE HEADINGS

The following information is current:

Principal

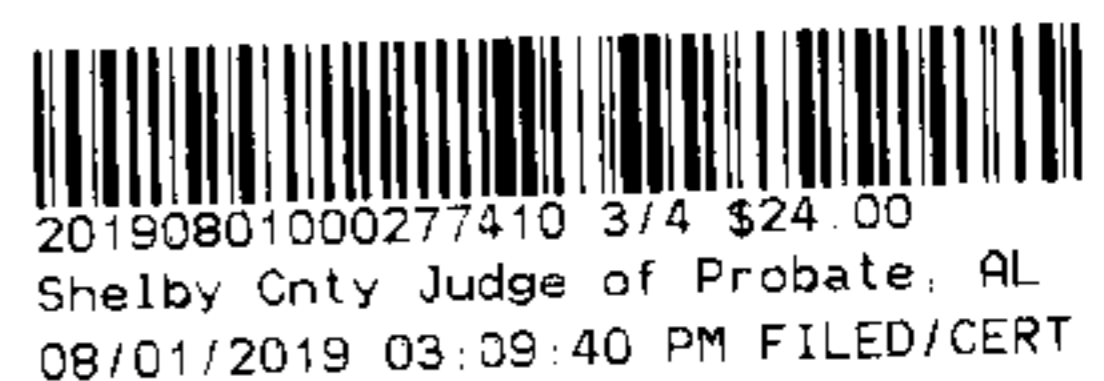
Agent

Address:6451 Highway 119
Montevallo, AL 35115

Address:6451 Highway 119
Montevallo, AL 3515

Phone: (205) [REDACTED]

Phone:(205) [REDACTED]



Dated this the 25th day of July, 2019


Hazel A. Oneal
Hazel A. Oneal

STATE OF ALABAMA)
SHELBY COUNTY)

I, Chris Smitherman, a Notary Public in and for said County and State, hereby certify that **Hazel A. Oneal**, who name is signed to the foregoing Power of Attorney and who is known to me, who being first duly sworn on oath, acknowledged before me on this day, that being informed of the consents of said Power of Attorney, she executed the same voluntarily on the day the same bears date,

Given under my hand and official seal of office this the 15th day of July, 2019.

Chris Smitherman
Notary Public
My Commission Expires: 4/26/2020


20190801000277410 4/4 \$24.00
Shelby Cnty Judge of Probate: AL
08/01/2019 03:09:40 PM FILED/CERT