

DURABLE POWER OF ATTORNEY

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KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable Power of Attorney that I, **Ernie Stump**, do hereby make, constitute and appoint as my true and lawful Agent **Pam Stump Nail**, for me and in my name, place and stead, and on my behalf and for my use and benefit. If **Pam Stump Nail** does not survive me, or shall fail to qualify for any reason as my true and lawful Attorney-in-Fact, or having qualified shall die, resign or cease to act for any reason as my attorney-in-Fact, I do hereby make, constitute and appoint my son, **Donald Stump**, as my Attorney-in-Fact.

1. I grant to my Agent the following powers and authority:

(a) To request, ask, demand, sue for, recover, collect, receive and hold and possess all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, devises, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension and retirement benefits, insurance benefits and proceeds, any and all documents of title, chooses in action, personal and real property, tangible and intangible property and property rights, and demands whatsoever, liquidated or un-liquidated, as now are, or shall hereafter become, owned by me or due, owing, payable or belonging to me or in which I have or may hereafter acquire interest, to have, use, and take all lawful means and equitable and legal remedies, procedures and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute, and deliver for me, on my behalf, and in my name, all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same;

(b) To have and gain entry and access to my safe deposit box or vault at any time; to remove any or all contents thereof; to sign any papers or documents relating thereto; to deposit any papers, documents or securities in such safe deposit box or vault and to do with respect to any of the contents of said safe deposit box or vault;

(c) To maintain, subject to lien, mortgage, subject to deeds of trust, sell, lease, exchange or dispose of any of my real estate and/or personal property to any person or persons, for any price, and upon such terms and conditions, for cash or on credit, as such Agent may deem fit, and to execute any contracts, conveyances, or other instruments whatsoever, with full covenants of warranty;

(d) To lease, purchase, exchange and acquire, and to agree, bargain, and contract for the lease, purchase, exchange, and acquisition of, and to accept, take, receive and possess any real or personal property whatsoever, tangible or intangible, or interest thereon, on such terms and conditions, and under such covenants, as my said Agent shall deem proper;

(e) To borrow sums of money from time to time from any person, firm or corporation, including the borrowing of any sums from any insurance company, and to make and execute promissory notes, mortgages, pledges of insurance policies and any other transfers of security;

(f) To sign checks and otherwise withdraw funds from any bank accounts or other accounts, to endorse any checks, to deposit any checks or other sums in any bank account;

(g) To purchase any goods, merchandise, stocks, bonds or other personal property, on my account and for such prices and in such amounts as such Agent may deem proper;

(h) To settle and adjust all accounts and demands now subsisting or which may hereafter subsist between me and any person or persons as such Agent may deem proper;

(i) To pay and discharge all debts and demands due or payable or which may hereafter become due and payable by me unto any persons, firms or corporations;

(j) To redeem or cause to be redeemed any bonds, including United States Government Bonds, belonging to me;

(k) To vote at the meetings of stockholders or other meetings of any corporation, to act as my attorney or proxy in respect of any stocks, shares or other instruments now or hereafter held by me therein, and for that purpose to execute any proxies or other instruments;

(l) To commence and prosecute any suit or action which such Agent shall deem proper for the recovery, possession or enjoyment of any thing or matter which is or which may hereafter be due, payable or belonging to me; to defend any suit or action which may be brought against me or in which I may be interested as such Agent shall deem proper;

(m) To sign, make, execute and file any Federal or State income tax returns, claims for refund and to defend me against any proposed additional taxes;

(n) To make gifts, grants or other transfers without consideration, either outright or in trust, to or for the benefit of any one or more of my descendants, if any; my spouse, if any; any beneficiary named in my Last Will and Testament; or a charitable institution, including the forgiveness of indebtedness, the creation of charitable pledges, and the completion of any charitable pledges I may have made; to make payments for the college and post graduate tuition and medical care of any descendant of mine; and if applicable, to consent to the splitting of gifts under Internal Revenue Code section 2513 (or successor sections thereto) if my spouse makes gifts to any one or more of my descendants or to a charitable institution; and to pay any transfer taxes that may arise by reason of such gifts; provided, however, if my Agent is not my spouse then any gifts my Agent may make, either directly or indirectly, to or for my Agent's benefit shall be limited to gifts (a) that qualify for the federal gift tax annual exclusion, (b) that do not exceed in value the federal gift tax annual exclusion amount in any one calendar year, and (c) this annual right shall be noncumulative and shall lapse at the end of each calendar year. Any gifts made under the foregoing power to descendants of mine shall be made equally to all of the descendants of the same generation.

(o) To make any low interest or interest free loans to any person to whom gifts may be made under Subparagraph (n), with such duration and security, or entirely without security, as my Agent shall deem advisable.

(p) To disclaim all or part of any transfers of property to me in a manner consistent with Section 2518 of the Internal Revenue Code, or the corresponding section of any subsequent federal tax law, and Alabama law.

(q) To request, receive and review any information, verbal or written, regarding my financial affairs or my physical or mental health, including medical and hospital records, and to execute any releases or other documents that may be required in order to obtain such information, and to disclose such information to such persons, organizations, firms or corporations as my Agent shall deem appropriate.

(r) To give or withhold consent to any medical procedure, test or treatment for me including choice of a physician, choice of a hospital or nursing home; to revoke, withdraw, modify or change consents to such procedures, tests or treatment; and to provide such other care, comfort, maintenance and support as my Agent may deem necessary.

(s) To employ and discharge medical personnel including such physicians, psychiatrists, dentists, nurses, and therapists as my Agent shall deem necessary for my physical, mental and emotional well-being, and to pay such individuals, or any of them, reasonable compensation.

(t) To generally do and perform all matters and things, transact all business, make, execute and acknowledge all contracts, orders, deeds or other conveyances, mortgages, leases and to execute all other instruments of every kind which may be necessary or proper to effectuate all powers hereinabove specifically granted, or any other matter or thing appertaining or belonging to me, with the same full powers, and to all intents and purposes, with the same validity as I could, if personally present; and hereby ratifying and confirming whatsoever my said Agent shall and may do, by virtue hereto.

(u) To make, receive, sign, endorse, execute, acknowledge, deliver, and possess such applications, contracts, agreements, options, covenants, conveyances, deeds, trust deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, letters of credit, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of banks, savings and loan associations, credit unions, or other financial institutions or associations, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, liens, judgments, security agreements and other debts and obligations and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted;

(v) To request and receive medical records, reports and billing information of any kind or nature or to direct such information be provided or delivered to a designee including but not limited to an attorney or other medical provider.

2. My Agent under this instrument is hereby designated as my Personal Representative as

defined by 45 CFR 164.502, otherwise known as the Health Insurance Portability and Accountability Act of 1996, as amended, or HIPAA. This Personal Representative may view my medical records, execute releases of confidential information from medical providers and insurers or other third parties, and shall be considered my Personal Representative for health care disclosure under HIPAA. This authorization and consent to disclosure shall apply whether or not I continue to have the capacity to give informed consent, and is effective immediately. I further consent to and direct covered entities to provide my protected health information to my Personal Representative at any time upon his/her request.

3. Notwithstanding the powers given my Agent in other provisions of this document, my Agent (a) shall have no incidents of ownership in any life insurance policy in which I own an interest and which insures my Agent's life, (b) shall not hold or exercise any powers which I may have over assets my Agent has given to me or over assets held in an irrevocable trust of which my Agent is a grantor, (c) shall not transfer any of my assets in discharge of any of my Agent's legal obligations, (d) shall not transfer to a third person any asset of mine in which my Agent has a beneficial interest, (e) shall not hold or exercise any fiduciary powers that I now hold or may later acquire, and (f) shall not be taxed on my income or cause my assets to be subjected to a "general power of appointment" as defined in 2041 and 2514 of the Internal Revenue Code of 1986, as amended.

4. The powers herein granted to my said Agent shall be exercisable by such Agent at any time and from time to time.

5. My Agent's signature or act under the authority granted in this document may be accepted by persons as fully authorized by me and with the same force and effect as if I were personally present, competent, and acting on my own behalf. Consequently, all acts lawfully done by my Agent hereunder are done with my consent and shall have the same validity and effect as if I were personally present and personally exercised the powers myself, and shall inure to the benefit of and bind me, my estate, my heirs, successors, assigns, and personal representatives. For the purposes of inducing any bank, broker, custodian, insurer, lender, transfer agent, taxing authority, governmental agency, or other party to act in accordance with the powers granted in this document, I hereby represent, warrant, and agree that: (a) No person who relies in good faith upon the authority of my Agent under this document shall incur any liability to me, my estate, my heirs, successors or assigns; (b) No person who relies in good faith upon any oral or written representation that my Agent may make as to (1) the fact that this document and my Agent's powers are then in effect, (2) the scope of my Agent's authority granted under this document, (3) my competency at the time this document is executed, (4) the fact that this document has not been revoked, or (5) the fact that I am alive and that my Agent continues to serve as my Agent shall incur any liability to me, my estate, my heirs, successors, or assigns for permitting my Agent to exercise the authority; (c) If this document is revoked or amended for any reason, I, my estate, my heirs, successors, and assigns will hold any person harmless from any loss suffered or liability incurred as a result of that person acting in good faith upon the instructions of my Agent prior to the receipt by that person of actual notice of the revocation or amendment.


6. I hereby authorize my Agent to seek on my behalf and at my expense appropriate court orders, injunctions, and judgments deemed necessary if a third party refuses to comply with actions that my Agent desires to take. My Agent may seek injunctive relief, reimbursement of court costs and attorney fees, and actual and punitive damages on my behalf.

7. This instrument is to be construed and interpreted as a durable power of attorney. The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers hereby granted to my said Agent.

8. I nominate my named Agent to serve as conservator or guardian as appointed by the Court.

9. **THIS POWER OF ATTORNEY SHALL BECOME EFFECTIVE UPON MY DISABILITY, INCOMPETENCY OR INCAPACITY AND MAY BE EXERCISED NOTWITHSTANDING ANY UNCERTAINTY AS TO WHETHER I SUBSEQUENTLY BECOME ABLE, COMPETENT, OR CAPABLE AND NOTWITHSTANDING ANY UNCERTAINTY AS TO WHETHER I AM DEAD OR ALIVE.**

IN WITNESS WHEREOF, I, **Ernie Stump**, have signed this Durable Power of Attorney at Birmingham, Alabama on this the 31 day of May, 2017, and have directed that photographic copies of this durable power of attorney be made which shall have the same force and effect as an original.

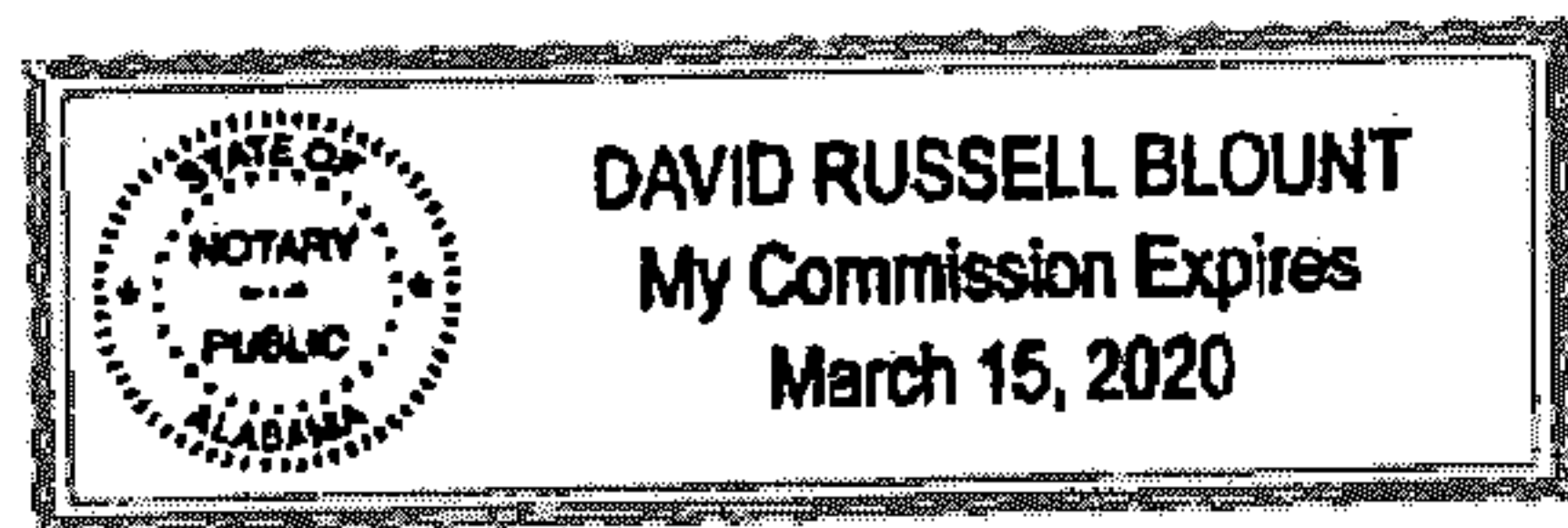

Ernie Stump

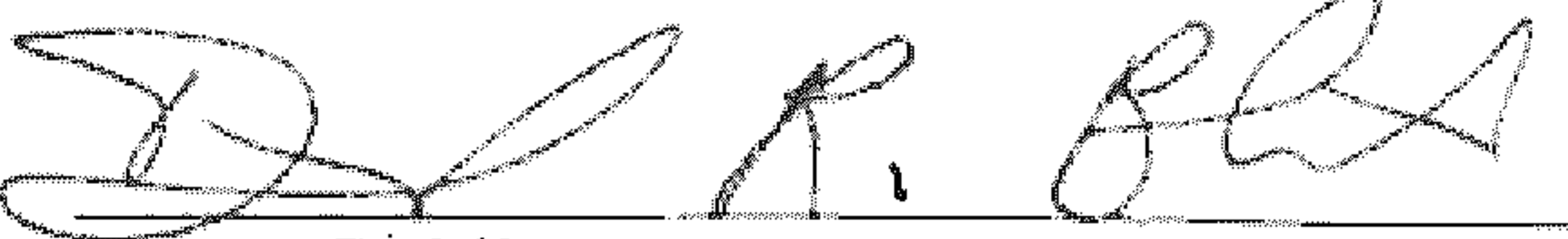
STATE OF ALABAMA)

COUNTY OF JEFFERSON)

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

GIVEN under my HAND and SEAL this the 31st day of May, 2017.




Notary Public
My Commission Expires: 3/15/2020



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
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