

**AFFIDAVIT AS TO THE POWER OF ATTORNEY
BEING IN FULL FORCE AND EFFECT**

Sandra
Powell
I, Williams

(agent), certify under penalty of perjury that:

1. I am the agent named in the power of attorney validly executed by Mark Sloan Williams (principal) on 10/7/2020 (date), and the power of attorney is now in full force and effect.

2. The principal is not deceased and is presently domiciled in Belham, Alabama (city and state/territory or foreign country).

3. To the best of my knowledge after diligent search and inquiry:

- a. The power of attorney has not been revoked by the principal or suspended or terminated by the occurrence of any event, whether or not referenced in the power of attorney;
- b. At the time the power of attorney was executed, the principal was mentally competent to transact legal matters and was not acting under the undue influence of any other person;
- c. A permanent guardian or conservator of the estate of the principal has not qualified to serve in that capacity;
- d. My powers under the power of attorney have not been suspended by a court in a temporary conservatorship, guardianship or other proceeding;
- e. If I am (or was) the principal's spouse, my marriage to the principal has not been dissolved by court decree of divorce or annulment or declared void by a court, or the power of attorney provides specifically that my appointment as the agent for the principal does not terminate if my marriage to the principal has been dissolved by court decree of divorce or annulment or declared void by a court;
- f. No proceeding has been commenced for a temporary or permanent guardianship or conservatorship of the person or estate, or both, of the principal; and
- g. The exercise of my authority is not prohibited by any other agreement or instrument.

4. I am acting and will only act within the scope of my authority under the power of attorney. I hereby represent that my authority has not been altered or terminated.



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Allen S. Bayl

5. If applicable, I am the successor to _____ (predecessor agent), who has resigned, died, or become incapacitated, is not qualified to serve or has declined to serve as agent, or is otherwise unable to act. There are no unsatisfied conditions remaining under the power of attorney that preclude my acting as successor agent.
6. I agree not to:
- a. Exercise any powers granted by the power of attorney if I attain knowledge that the power of attorney has been revoked, suspended, or terminated; or
 - b. Exercise any specific powers that have been revoked, suspended, or terminated.
7. For Texas only: If used in connection with an extension of credit under Section 50(a)(6), Article XVI, Texas Constitution, the power of attorney was executed in the office of the lender, the office of a title company, or the law office of _____.
8. I make this affidavit for the purpose of inducing BancorpSouth Bank to act upon my instructions in my capacity as agent of the said principal, with the full knowledge that BancorpSouth Bank in accepting my instructions and in paying good and valuable consideration, will rely upon this affidavit. I fully indemnify and hold BancorpSouth Bank and its shareholders, directors, officers, employees and agents harmless for any losses, liabilities, claims and costs of any kind (including, but not limited to, reasonable attorney's fees) resulting from any actions, transactions, withdrawals or transfers made in accordance with my instructions or my failure to provide instructions as the principal's agent.
9. I agree to inform BancorpSouth Bank immediately if the previously mentioned power of attorney is revoked, modified or terminated or if the principal becomes deceased.

Sandra Kowell Williams

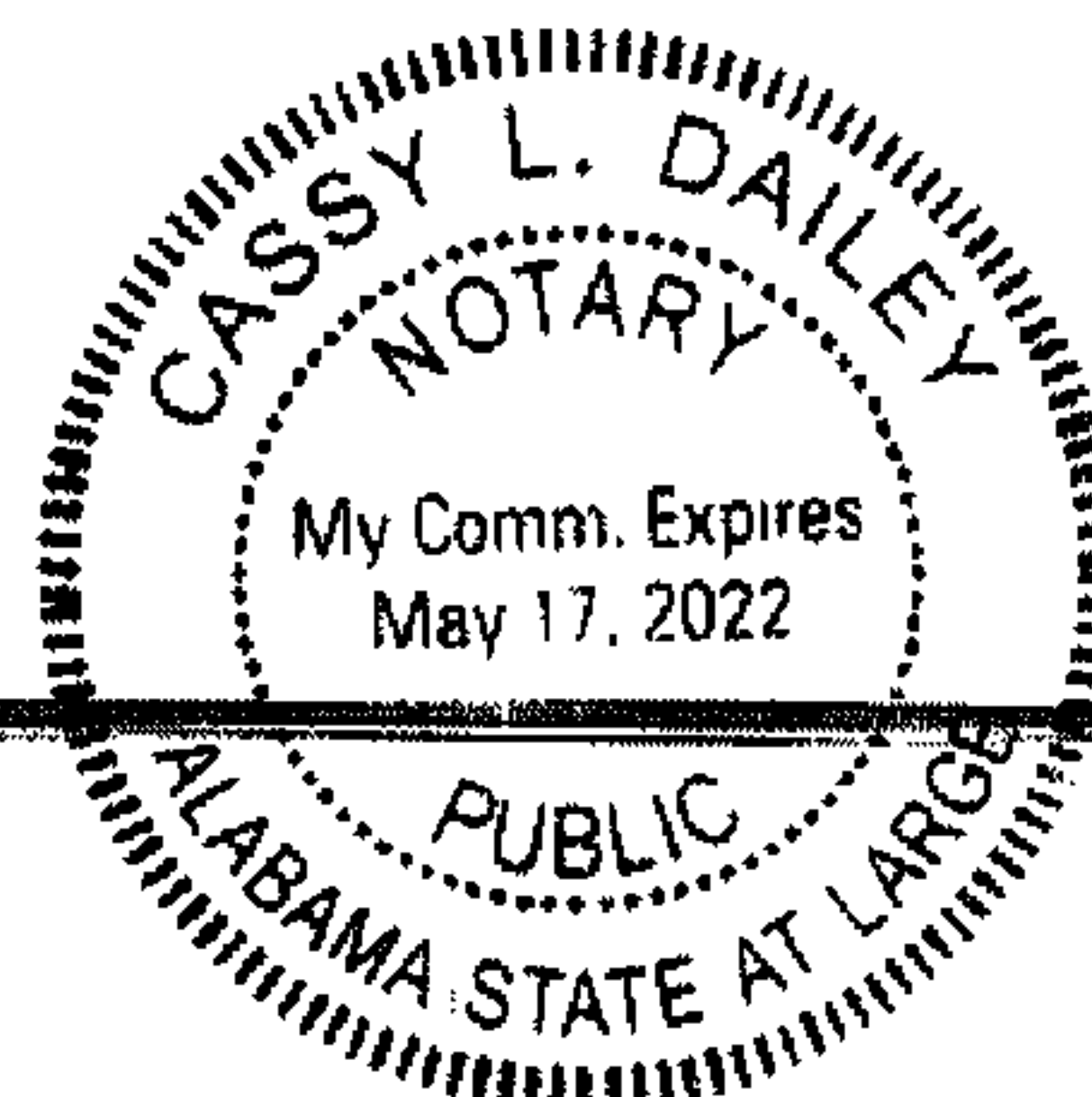
Agent

Sworn to me on this the 7th day of October, 2020.

Cassy L. Dailey
Notary Public

My commission expires: 5-17-22

3/20/2018



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