

DURABLE POWER OF ATTORNEY
OF

JAMES A. WATERS, SR.

STATE OF ALABAMA)
COUNTY OF SHELBY)

November 19, 2019

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.

If your Agent is unable or unwilling to act for you, your power of attorney will end unless you have named a successor agent. You may also name a second successor agent.

This power of attorney becomes effective immediately unless you state otherwise in the SPECIAL INSTRUCTIONS.

If you have questions about the power of attorney or the authority you are granting to your Agent, you should seek legal advice before signing this form.

DESIGNATION OF AGENT BY PRINCIPAL

I, **JAMES A. WATERS, SR.**, name the following person as my Agent:

Name of Agent:

Jeanette G. Waters

Agent's Address:

1020 Riverchase Parkway West
Birmingham, AL 35244

Agent's Telephone Number:

J.A. Waters, Sr.

DESIGNATION OF SUCCESSOR AGENT(S)

If my Agent is unable or unwilling to act for me, I name the following person as my successor Agent:

Name of Successor Agent: James A. Waters, Jr.
Successor Agent's Address: 3516 Savannah Park Lane
Birmingham, AL 35216
Successor Agent's Telephone Number: [REDACTED]

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, you may SIGN here:


JAMES A. WATERS, SR. (Principal)

OR

GRANT OF LIMITED AUTHORITY

I hereby grant my Agent(s) and any successor Agent(s) limited and specific authority over LESS THAN ALL subjects defined and enumerated in the Act by SIGNING here:

JAMES A. WATERS, SR. (Principal)

I hereby indicate the subjects included within the limited grant of authority by INITIALING each subject:

_____ 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

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 special 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

ALW Sr.

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 special instructions given herein to an 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. §2041 and 26 U.S.C. §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.

SPECIAL INSTRUCTIONS

You may give special instructions on the following lines. For your protection, if there are no special instructions write NONE in this section.

None

NOMINATION OF CONSERVATOR OR GUARDIAN

If it becomes necessary for a court to appoint a Conservator of my estate or Guardian of my person, I nominate the following person(s) for appointment:

Name of Nominee for Conservator of my estate:

Name of Conservator:

Nominee's Address:

Nominee's Telephone Number:

Name of Successor Conservator:

Successor's Address:

Successor's Telephone Number:

Jeanette G. Waters

1020 Riverchase Parkway West
Birmingham, AL 35244

James A. Waters, Jr.

3516 Savannah Park Lane
Birmingham, AL 35216

Name of Nominee for Guardian of my person:

Name of Guardian:

Jeanette G. Waters

Nominee's Address:

1020 Riverchase Parkway West
Birmingham, AL 35244

Nominee's Telephone number:

Name of Successor Guardian:

James A. Waters, Jr.

Successor's Address:

3516 Savannah Park Lane
Birmingham, AL 35216

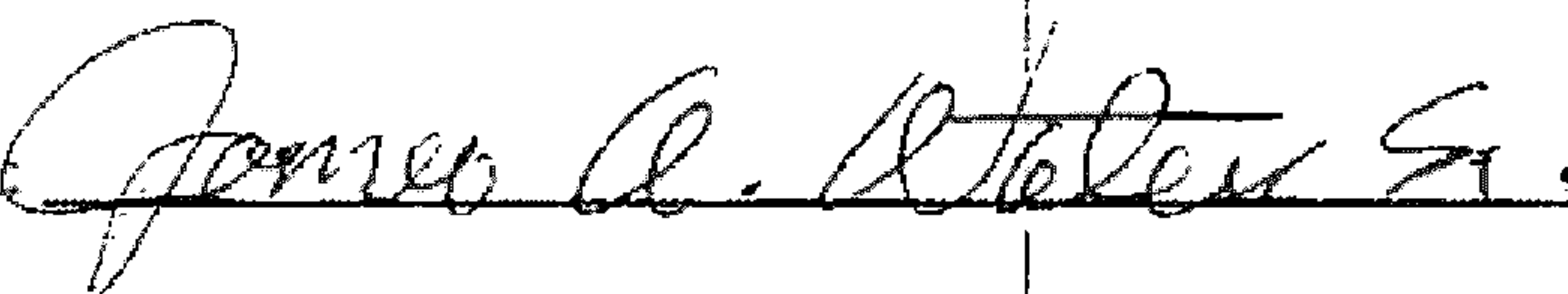
Successor's Telephone Number:

RELIANCE ON 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.

SIGNATURE AND ACKNOWLEDGEMENT

Signature of Principal:



Signature Date: November 19, 2019

Your Name in Print:

James A. Waters, Sr.

Your Address:

1020 Riverchase Parkway West
Birmingham, AL 35244

Your Telephone Number:

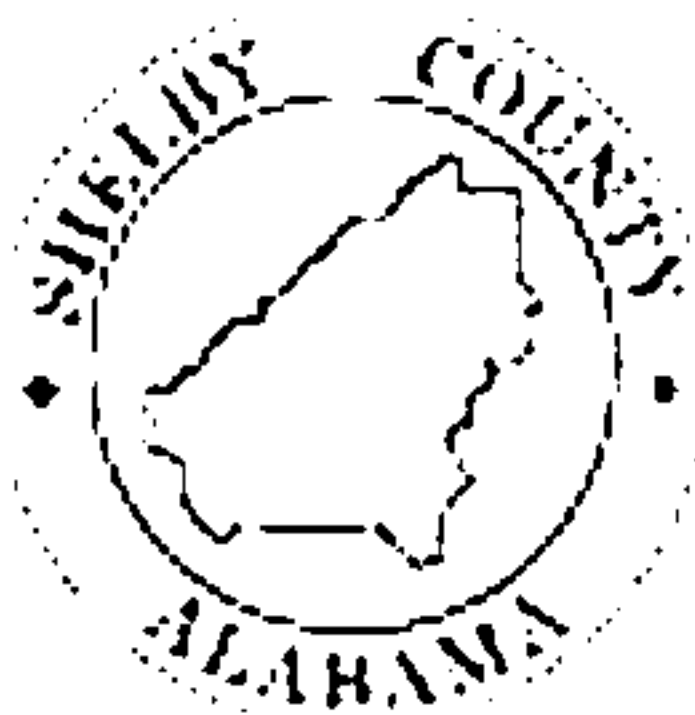
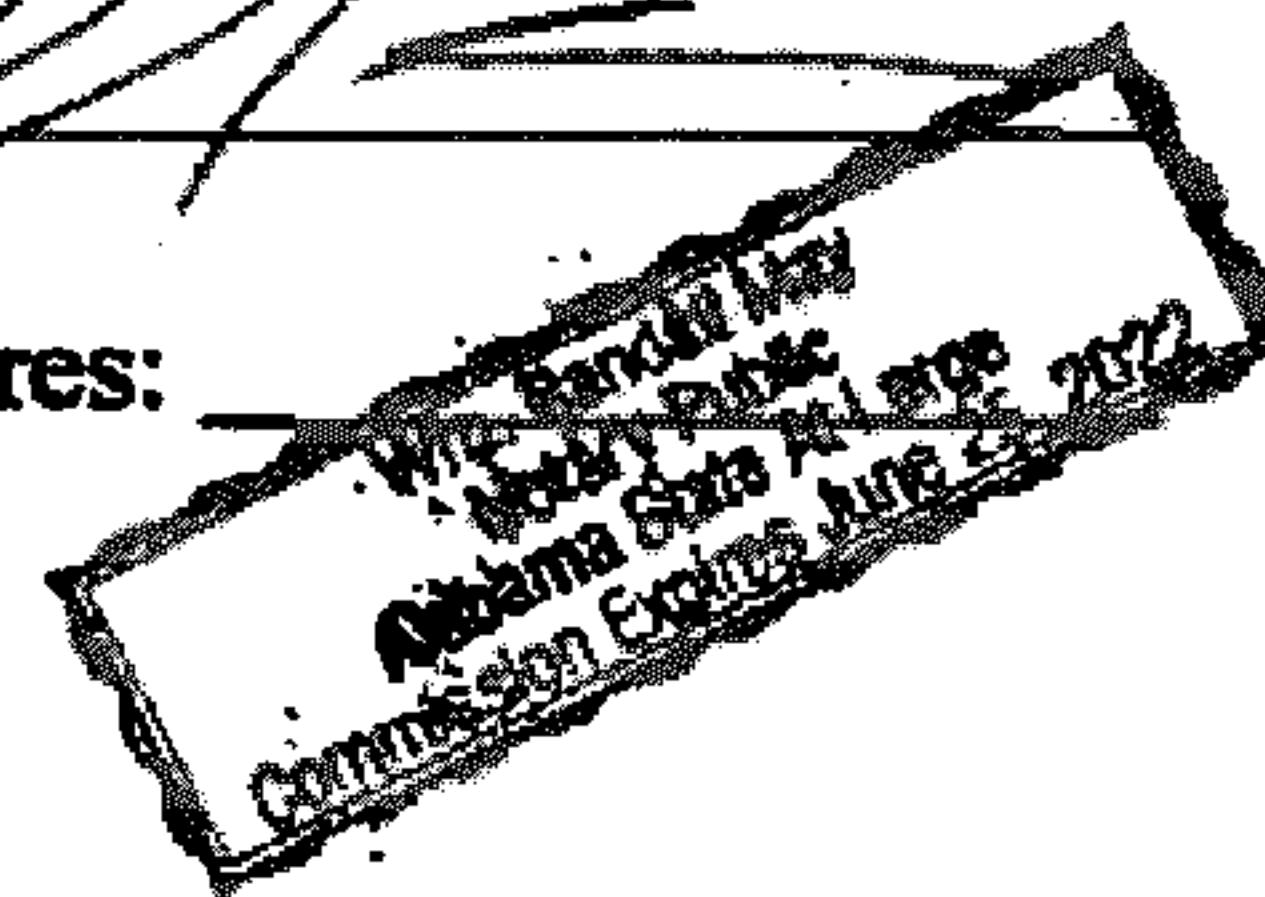
(205) 988-4741

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public, in and for the County in this State, hereby certify that JAMES A. WATERS, SR., 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, he executed the same voluntarily on the day the same bears date.

Given under my hand this the 19th day of November, 2019.

Notary Public
My Commission Expires:



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
05/20/2022 02:52:00 PM
\$37.00 JOANN
20220520000206830

Allie S. Bayl

This document was prepared by:
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