

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable Power of Attorney, that I, DORIS W. WARD, the undersigned, do hereby make, constitute and appoint JACK M. COX, JR. or CATHERINE E. COX, each in their individual capacity as my true and lawful Attorney-in-Fact, for me in my name, place and stead, and on my behalf and for my use and benefit, to do, perform and execute all and every act that I may legally do through an attorney-in-fact, and every proper power necessary to carry out the purposes for which this power is granted, with full power of substitution and revocation, hereby ratifying and affirming that which my said Attorney-in-Fact shall lawfully do or cause to be done by virtue of the rights and powers herein granted.

In the event both JACK M. COX, JR. and CATHERINE E. COX are unable or unwilling to serve as my Attorney-in-Fact for any reason, I appoint CHRISTOPHER L. COX as my Attorney-in-Fact.

My said Attorney-in-Fact shall have the power to do any and all acts for me including, but not limited to, the following:

1. To forgive, request demand, recover, collect, receive and hold all 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, profit sharing, retirement, Social Security, Medicare, Medicaid, insurance and other contractual benefits and proceeds, all documents of title, all property, real or personal, tangible or intangible, and property rights, and demands whatsoever, liquidated or unliquidated, now or hereafter owned by me, or due and owing to me or payable to me, or in which I have or may acquire an interest;

2. To institute, prosecute, defend, compromise, arbitrate and dispose of legal, equitable, or administrative hearings, action, suits, attachments, or other proceedings or otherwise engage in litigation on my behalf;

3. Write checks upon or otherwise withdraw all funds or account balances now or hereafter standing to my credit on the books of any bank, trust company, savings bank or association, federal savings and loan association, or other firm, corporation or association, however organized and wherever situated, whether or not the check or other instrument is drawn to the order of my attorney-in-fact;

4. Endorse checks drawn to my order, and cash them or deposit them to any account;

5. Collect amounts at any time owed to or payable to me;

6. Enter any safe deposit box that I may own or lease or cancel a lease for a safe deposit box for me or on my behalf;

7. Maintain, repair, improve, manage, insure, rent, lease, sell, convey, purchase, exchange, mortgage, or in any way or manner deal with all or any part of any real or personal property, tangible or intangible, that I may own or have an interest in;

8. To conduct, engage in, and transact any and all lawful business of whatever nature or kind for me, on my behalf, and in my name;

9. Prepare or have prepared any tax returns and estimates of tax, to sign tax returns and to deal with the Internal Revenue Service and the Alabama Department of Revenue or any federal or state taxing authority. The agent is authorized to handle income tax returns (Form 1040), and gift and estate tax returns (Forms 709 and 706). The agent is authorized to sign Internal Revenue Service Form 2848 (Power of Attorney and Declaration of Representative) and to appoint a representative to act on behalf of the principal;

10. Take action with any annuities I own, including but not limited to make partial withdrawals, surrender annuity for cash, appoint or change beneficiaries, or change ownership'

11. Take any action with any life insurance policies I own, including but not limited to, appoint or change beneficiaries, take loans against a policy, cancel or cash in a policy or change ownership of a policy;

12. Manage any IRAs or any similar retirement account I may have, including but not limited to designating primary and alternate beneficiaries, terms of distribution, rollover or any other matter;

13. To engage, employ, compensate, and dismiss agents, clerks, attorneys-at-law, accountants, investment advisers, custodians or other persons as my attorney may deem advisable, to pay such persons reasonable compensation and to determine whether or not to act on the advice of such persons without liability for acting or failing to act;

14. To vote in person or by restricted or unrestricted proxy, to sell or otherwise dispose of, to cause to be registered in the name of a nominee selected by my attorney, and to transfer, redeem, convert or exchange, any security that now belongs to me or may belong to me in the future or in which I may have an interest

that may be issued by the United States, any state, agency, county, municipality or other public body, any person or any corporation, trust, association or other entity, whether private or public, and to make, execute and deliver any endorsement or assignment, certification or other document in connection with any security;

15. To transfer and convey to the trustee of any trust I may create for my benefit any of my assets, including without limitation real property, as my attorney may deem appropriate and to direct distributions from such a trust to me or for my benefit in the event I become incapacitated;

16. To create revocable or irrevocable trusts for my benefit or for estate planning purposes and to transfer to such trusts any of my assets;

17. To disclaim, either in whole or in part, any interest or power otherwise passing to me by testate or intestate succession or by inter vivos transfer;

18. To make gifts for estate planning or other purposes, including gifts to my Agent;

19. Execute any and all instruments necessary to carry out any power granted in this Power of Attorney.

This instrument is to be construed and interpreted as a durable and general 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 herein granted to my said Attorney-in-Fact.

The rights, powers and authority of my Attorney-in-Fact herein granted shall commence and be in full force and effect on the date on which this document is executed, and shall remain in full force and effect until my death or until this Power of Attorney is revoked by me in writing. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death shall be binding upon me, my heirs, assigns, and personal representatives.

It is my intention, by this document, to provide that the acts of my said Attorney-in-Fact, during any period in which I am disabled, incompetent or incapable, shall have the same effect and inure to the benefit of and bind the principal and my successors in interest as if I were competent, not disabled and not incapacitated.

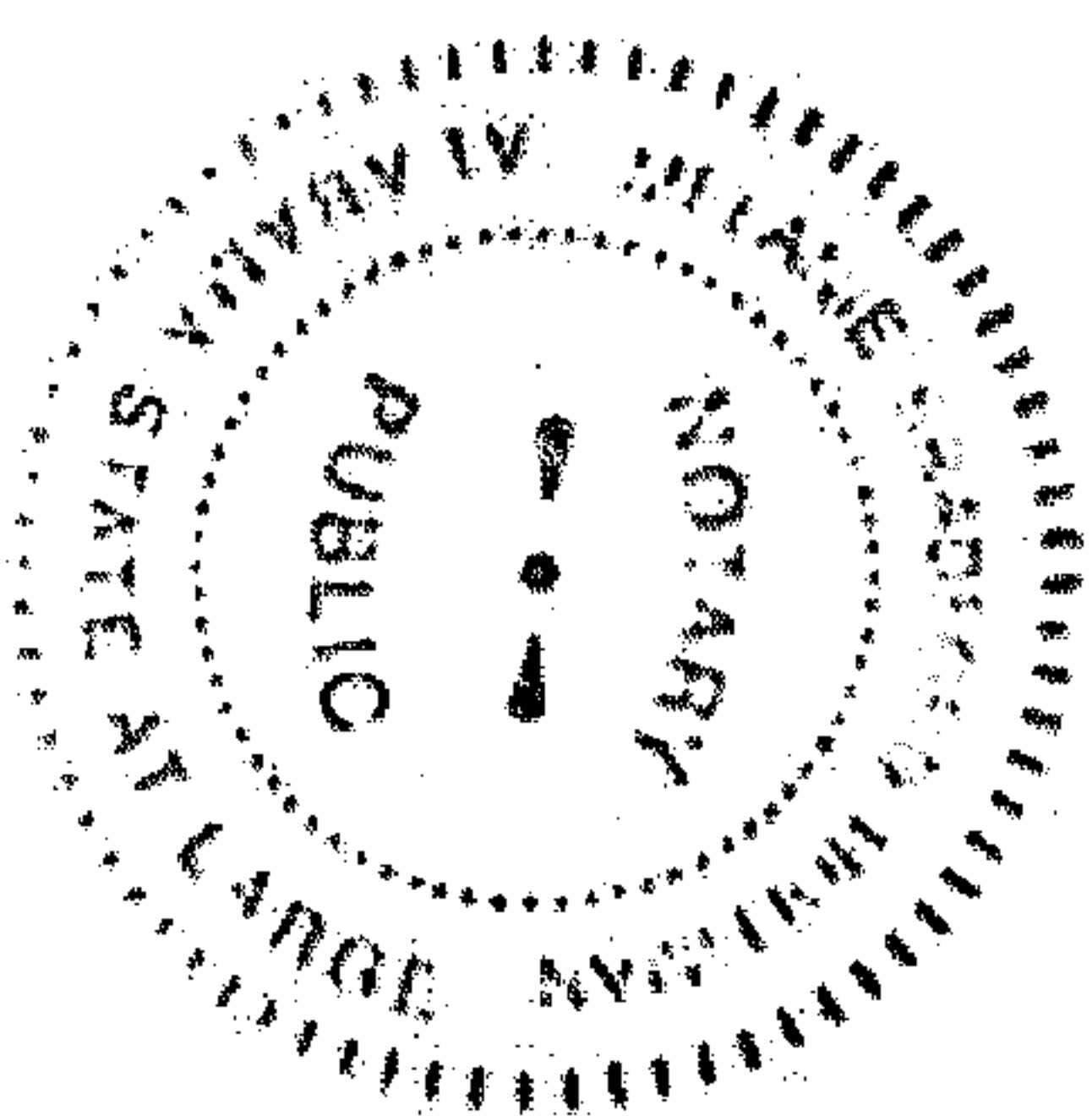
IN WITNESS WHEREOF, as Principal, I have signed this Durable Power of Attorney this 15th day of April, 2021, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

Doris W. Ward
DORIS W. WARD

STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned authority, a Notary Public, in and for said County and State, do hereby certify that DORIS W. WARD, 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 thereof, she executed the same voluntarily on the day the same bears date.

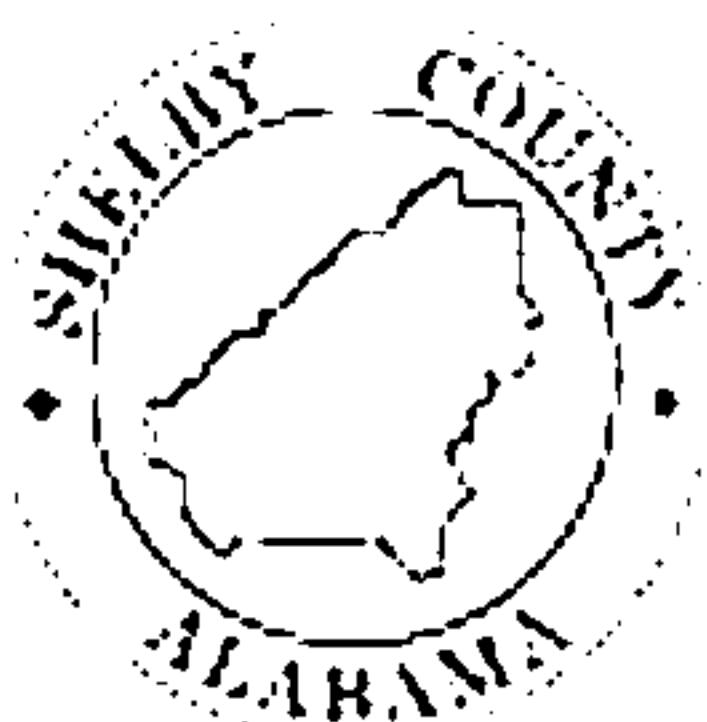
GIVEN under my hand and official seal on this the 15 day of April, 2021.



Melanie Bradford Holliman
NOTARY PUBLIC

My Commission Expires
September 12, 2022

This instrument prepared by:
Melanie B. Holliman, Esq.
Bradford & Holliman, LLC
2491 Pelham Parkway
Pelham, AL 35124
(205) 663-0281



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
05/25/2022 01:30:12 PM
\$32.00 JOANN
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Allie S. Boyd