DURABLE GENERAL POWER OF ATTORNEY

STATE OF ALABAMA JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable Power of Attorney, that I, Gloria G. Callaway, whose address is 4193 Crossings Lane, Birmingham, Jefferson County, State of Alabama, DO HEREBY MAKE, CONSTITUTE AND APPOINT, my daughter Cathy E. Hudson, whose address is 579 Eagle Pointe Lane, Pell City, State of Alabama, as my true and lawful Attorney-in-Fact, for me and 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. In the event the said Cathy E. Hudson should predecease me, or should she be incapacitated or unwilling to act as my Attorney-in-Fact, I constitute and appoint my granddaughter, Traci F. Abbett, whose address is 270 White Springs Rd, Warrior, State of Alabama, as her substitute. My said Attorney-in-Fact or her substitute shall have every proper power necessary to carry out the purposes for which this power is granted, with full power of substitution and revocation, hereby ratify and affirm that which the said Cathy E. Hudson or her substitute shall lawfully do or cause to be done by her or her substitute lawfully designated by virtue of the power herein conferred upon. The powers herein granted to my said Attorney-in-fact include, but are not limited to, the following:

- (1) To buy, receive, lease, accept, or otherwise acquire; to sell, convey, mortgage, hypothecate, pledge, quitclaim, or otherwise encumber or dispose of; or to contract or agree for the acquisition, disposal or encumbrance of; any property whatsoever and wheresoever situated, be it real, personal or mixed, or any custody, possession, interest or right therein or pertaining thereto, upon such terms as my attorney shall think proper;
- (2) To take, hold, possess, invest, lease or let, or otherwise manage any or all of my seal, personal, or mixed property, or any interest therein or pertaining thereto; to eject, remove, or relieve tenants or other persons from, and recover possession of, such property by all lawful means; and to maintain, protect, preserve, insure, remove, store, transport, repair, rebuild, modify, or improve the same or any part thereof;

- (3) To make, do, and transact all and every kind of business of whatever kind or nature, including the receipt, recovery, collection, payment, compromise, settlement, and adjustment of all accounts, legacies, bequests, interests, dividends, annuities, claims, demands, debts, taxes, and obligations, which may now or hereafter be due, owing or payable by me or to me.
- (4) To make, endorse, accept, receive, sign, seal, execute, acknowledge, and deliver deeds, assignments, agreements, certificates, hypothecations, checks, notes, bonds, vouchers, receipts, releases, and such other instruments in writing of whatever kind and nature, as may be necessary, convenient, or proper in the premises;
- (5) To make deposits or investments in, or withdrawals from, any account, holding, or interest which I may now or hereafter have, or be entitled to, in any banking, trust, or investment institution, including postal savings depository institutions, credit unions, savings and loan associations, and similar institutions; to exercise any right, option or privilege pertaining thereto; and to open or establish accounts, holdings, or interests of whatever kind or nature, with any such institutions in my name or in my said attorney's name or in both our names jointly, either with or without the right of survivorship;
- (6) To institute, prosecute or defend, compromise, arbitrate, and arbitrate and dispose of legal, equitable, or administrative hearings, actions, suits, attachments, arrests, distresses or other proceedings, or otherwise engage in litigation in connection with the premises;
- (7) To act as my attorney or proxy in respect to any stocks, shares, bonds, or other investments, rights, or interests, I may now or hereafter hold;
- (8) To engage and dismiss agents, counsel, and employees, and to appoint and remove at pleasure any substitute for, or agent of, my said attorney, in respect to all or any of the matters or things herein mentioned, and upon such terms as my attorney shall think fit;
- (9) To execute vouchers in my behalf for any and all allowances and reimbursements from whomsoever;

- (10) To prepare, execute, and file income and other tax returns, and other governmental reports, declarations, applications, requests and documents;
- (11) To take possession and order the removal and shipment of any of my property susceptible to movement to wherever and whenever my attorney shall deem necessary;
- (12) To act as my attorney-in-fact or proxy in respect to any policy of insurance on my life and in the aforesaid capacity to exercise any right, privilege, or option which I may have thereunder or pertaining thereto;
- (13) To endorse and cash U.S. Savings Bonds, Notes and other obligations;

The rights, powers and authority of my said Attorney-in-Fact herein granted shall commence upon the execution of this instrument and shall be in full force and effect upon the execution of this instrument; the authority herein conferred shall not be affected by disability, incompetency or incapacity of the said principal, **Gloria G. Callaway**; and such rights, powers and authority shall remain in full force and effect until the death of the principal, **Gloria G. Callaway**, or until my disability, incompetency or incapacity is otherwise terminated by order of a court of competent jurisdiction. 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.

In addition to the foregoing plenary powers and authority conferred upon my said Attorney-in-Fact Cathy E. Hudson or her substitute, I hereby designate my said Attorney-in-Fact to make health care decisions on my behalf in the manner provided by the Natural Death Act, and to the extent provided and allowed by § 26-1-2, Code of Alabama, 1975 (Act No. 97-360). My said Attorney-in-Fact shall have the authority to make decisions regarding the provision, withholding or withdrawal of life-sustaining treatment, including artificially provided nutrition and/or hydration

Should I become incompetent, and should any person or entity petition a court of competent jurisdiction to have a guardian, curator, conservator, or like fiduciary appointed to manage my affairs, then I hereby and by these presents do nominate my said Attorney-in-Fact Cathy E. Hudson, or her substitute to be appointed as my guardian, curator, conservator or like fiduciary.

I hereby revoke any and all other powers of attorney heretofore made by me. Any previously executed power of attorney is hereby expressly revoked, avoided and declared null and void.

IN WITNESS WHEREOF, Gloria G. Callaway, as Principal, I have signed this Durable Power of Attorney at Pell City Alabama, this the // day of 7. 2019.

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STATE OF ALABAMA COUNTY HERSON

My Comm. Expires

May 10, 2022

I, the undersigned, a Notary Public in and for said county and state, hereby certify that Gloria G. Callaway, 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 of said Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

Notary Public

Commission Expires:

Filed and Recorded Official Public Records Judge of Probate, Shelby County Alabama, County Clerk **Shelby County, AL** 10/17/2022 09:22:41 AM **\$31.00 PAYGE** alei 5. Beyl

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Prepared By: Billy L. Church Attorney at Law 2101 1st Ave North Pell City, Alabama 35125 205/338-5715