

STATE OF ALABAMA)

SHELBY COUNTY)

GENERAL DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, **CATHERINE M. FARRELL** of 8 The Oaks Circle, Birmingham, Shelby County, Alabama 35244, hereby make, constitute and appoint my daughter, **DARYL ANN FARRELL**, as my true and lawful attorney-in-fact, and my said attorney-in-fact shall have the authority customarily granted in a general power of attorney, including but not limited to, the right and power to do, execute and perform, for me, and in my name, place and stead and on my behalf, any of the following acts, commitments and/or engagements:

A. Without in any way limiting the following, generally to do, execute and perform all and every act, deed, duty, matter, right, obligation, or thing whatsoever, relating to any person, matter, transaction, or property, real or personal, tangible or intangible, that I now have or might hereafter acquire, that ought to be done, executed or performed, or that in the opinion of my attorney-in-fact ought to be done, executed or performed in and about the premises, of every nature and kind whatsoever, as fully and completely and to all intents and purposes the same as I might do or could have done personally;

B. To make deposits in and withdrawals from all of the checking, savings and/or brokerage accounts which I may have from time to time at any bank, savings and loan association, brokerage firm, or other similar financial institution; to invest in such money market funds, daily interest accounts, commercial paper, certificates of deposit, master notes or other similar investments maintained by any such bank, savings and loan association, brokerage firm or other financial institution as my attorney-in-fact may determine; and to make, execute, endorse, accept and deliver in my name or in the name of my said attorney-in-fact all checks, drafts, money orders, deposit and withdrawal slips, written confirmations and any other instruments which may be necessary or proper with respect to any such accounts or investments;

C. To have access at any time to any safe deposit box, drawer, vault, warehouse, or other safekeeping facility rented by me, wherever located; to remove all or any part of the contents thereof; to surrender or relinquish such safekeeping facility; and any institution in which any such safekeeping facility may be located shall not incur any liability to me or my estate as a result of permitting my attorney-in-fact to exercise this power, even if this requires authorizing a depository to enter a box or vault forcibly by having said box drilled or otherwise entered into;

D. To buy, sell, exchange, manage, invest in, or otherwise purchase or dispose of, either by public auction or by private sale, any and all kinds of real property (whether improved or unimproved), any and all personal property (whether tangible or intangible), chattels, automobiles, stocks (whether common or preferred), bonds, any and all securities and rights or options with respect to any such securities, mutual fund shares, general or limited partnership interests, limited liability company membership interests, or any bonds, bills or securities of the United States or of any state or municipal corporation or private or public company, without being limited as to the type of investment by any constitution, statute or rule of law, and without

regard to whether the investment is a so-called "legal" investment, and to receive the consideration for any such sale thereof, and for me and in my name to execute such bills of sale, deeds, transfers or assignments as shall be necessary to convey good and complete title to any of the aforesaid property to the purchaser or purchasers thereof;

E. To grant, bargain, sell, exchange, convey, or contract to convey, or grant options with respect to the conveyance of, any and all real property, wheresoever located, that I may own at any time, or have any interest therein, particularly including but not limited to my house located at the address described above; and all such powers herein described may be exercised with respect to any such property, whether owned singularly by me or jointly with one or more co-owners, and upon such terms and conditions as to my attorney-in-fact may seem appropriate, either for cash, or upon credit (including the taking of a purchase-money mortgage) or in exchange for other property, either in whole or in part; to execute, acknowledge, and deliver in my name any deed, conveyance or other instrument that may be required for the transfer of said property, with such covenants and warranties, if any, that may be appropriate; to enter into any lease or sublease of my property, or renewal, cancellation, amendment or extension thereof, or consent to the assignment or sublease of any lease of real property, and to take possession of, manage, alter, repair or improve any such lands, buildings, tenements and other structures, or parts thereof; to mortgage any such property in such amount, on such conditions, and at such rates of interest as my attorney-in-fact deem advisable; and to pay any amounts required to be paid by me, whether for taxes, insurance, improvements, repairs, or otherwise;

F. To receive the interest, dividends, rents or other income or property due to be paid to me with respect to any property, real or personal, tangible or intangible, owned by me, as well as the principal thereof upon the maturity, redemption, sale or disposal of any such property, and upon receipt of any moneys which shall be paid, to pay or deposit the same in my name, or otherwise; to draw out and expend such moneys from time to time and to apply the same for any of the purposes authorized herein, or from time to time to invest the same in such investments as authorized herein and as may in the sole discretion of said attorney-in-fact seem advisable and proper;

G. To apply for a certificate of title for any automobile, truck, pickup, motorcycle or other motor vehicle; to endorse and transfer title to such motor vehicles; and to represent in such transfer that the title to said motor vehicle is free and clear of all liens and encumbrances except those specifically set forth in a transfer assignment;

H. To borrow from time to time on my behalf such sums of money as my attorney-in-fact may consider necessary, and upon such terms and conditions as may be deemed appropriate; and, in order to secure any such loan, my said attorney-in-fact shall have full power and authority to pledge my assets, whether real or personal, tangible or intangible, and to execute, sign, acknowledge and deliver, in such form as may be required, any promissory note, mortgage, security agreement or any other instrument that may be necessary in order to give the lender the right to resort to my property as security for the repayment of any such loan;

I. To conduct, manage or participate in any lawful business of whatever nature for me and in my name; to incorporate, organize, reorganize, merge, consolidate, recapitalize, sell, liquidate or dissolve any corporation, partnership, limited liability company or other business of any type, or to participate in the same; to execute any company or business agreements and any amendments thereto; to elect or employ officers, managers, directors, agents or any other person or entity responsible for the operation of any such business; to enter into and carry out the provisions of any agreement for the purchase or sale of any business interest or the stock therein; and to exercise stock, partnership, membership or any other type of option as to such stock or interests;

J. To vote at all meetings of stockholders of any company or corporation in which I may now or hereafter own any shares, or at the meetings of any partnership, limited liability company, or other type business in which I may have any interest, whether as limited partner, general partner, member or otherwise, and for that purpose to execute for me and on my behalf such proxies, waivers of notice or other instruments as may be appropriate with respect to the voting of such shares of stock or partnership or membership interests;

K. To create and contribute to employee benefit plans (including plans for a self-employed individual) for my benefit; to select any payment option under any individual retirement account ("IRA") or employee benefit plan in which I am a participant (including plans for self-employed individuals) or to change options I have selected; to make voluntary contributions to such plans; to make "roll-overs" of plan benefits into other retirement plans; to apply for and receive payments and benefits from any such plans; to waive rights given to non-employee spouses under state or federal law; to make and change beneficiary designations and to consent or waive consent in connection with the designation of beneficiaries and the selection of joint and survivor annuities under any employee benefit plan;

L. To prepare, execute and file on my behalf all necessary federal, state and local tax returns, whether income, gift or otherwise, declarations relating thereto, consents to gift-splitting elections and claims for refunds; and in connection therewith to represent me in person or to employ a qualified lawyer, accountant or enrolled agent to represent me before any office of the Internal Revenue Service, any state or local taxing authority, or before any other person, board, administrative body, or court having jurisdiction over any matter concerning such federal, state, or local taxes, whether income or otherwise, which I may owe or which may be owing to me, such authorization to specifically include the power to sign an Internal Revenue Service Form 2848 or 2848D (power of attorney), or comparable authorization; and my said attorney-in-fact shall have full power and authority to make such settlements as my attorney-in-fact may deem appropriate, to execute waivers, consents and closing agreements, and to pay any such claims of additional taxes, interest and penalties as are legally owed by me, and to receive all refunds due me from any taxing authorities;

M. To make such contracts and incur such legal obligations on my behalf, and to pay and discharge any such legal obligations, as well as to pay all bills, charges, taxes and any other debts or expenses that may be incurred by me or on my behalf;

N. To purchase, continue to carry, cancel or otherwise dispose of fire, casualty, property, income protection, medical, hospital, life, liability or other type of insurance, and to pay the premiums thereon; and with respect to any policy of insurance (except as may be otherwise limited herein), to exercise any right, privilege, option or other incident of ownership which I may have thereunder or pertaining thereto;

O. To appoint and employ, with or without compensation, such accountants, attorneys at law, investment counselors and other representatives, agents and/or employees as my said attorney-in-fact shall deem advisable; and to dismiss or discharge the same and to appoint and employ any others in their stead;

P. To take any necessary or desirable action to secure any insurance, pension, disability, employee or other payments or benefits due or available to me from any company that I or my spouse may be, or have been, employed with or from any federal civilian service, Social Security, Medicare and/or Medicaid, as well as any other federal, state or local agencies;

Q. To use and apply so much of the income and principal of the assets comprising my estate as may be necessary, in the sole discretion of my attorney-in-fact, for my health, education, support, or maintenance, and for the health, education, support or maintenance of any person dependent upon me, taking into consideration other income, resources or financial assistance that is available to any of them from all other sources;

R. To transfer, assign and convey any property or interest in property, the legal or equitable title to which is in my name, to any trust of which I am the primary beneficiary (whether or not created by me) during my lifetime and under the terms of which I expressly have the power to fully and completely amend or revoke the trust, and to exercise for my benefit any right of withdrawal of income or principal that I may have pursuant to the terms and conditions of any trust, whether such trust was created by me or another, and whether such trust was created before or after the execution of this instrument;

S. To exercise or release powers of appointment in whole or in part and to disclaim or renounce in whole or in part any interest that I might otherwise have as a joint owner, beneficiary, heir or otherwise; and in exercising such discretion, my attorney-in-fact may take into consideration such matters as shall include, but not be limited to, any reduction in estate or inheritance taxes on my estate, and the effect of such renunciation or disclaimer upon persons interested in my estate and persons who would receive the renounced or disclaimed property;

T. To demand, sue for, collect, receive, adjust, compromise, settle or submit to arbitration any claim, debt, obligation, demand, account or any other matter, regardless of whether arising out of contract, tort or otherwise, and which belongs to me or in which I may have or in the future acquire an interest, and whether the same requires or involves the receipt or payment of money or the performance of acts, so far as the same affects any matter now existing or which may hereafter arise between me and any other person, firm or corporation; and to endorse in my name any check or note payable to me or my order given in payment or resolution of any such matter herein specified; and I do hereby confer upon my said attorney-in-fact full power and authority to do any act that may be required for the full and complete settlement or resolution of any such matter herein specified, whether in my favor or adverse to me; and in my

name my said attorney-in-fact may make and deliver all necessary receipts, releases and discharges of any such matter with the same effect as if such receipts, releases or discharges were executed by me personally;

U. To commence, and prosecute on my behalf, or to defend any suits, actions and/or causes of action, or other legal or equitable proceedings for the recovery of any of my lands or for any goods, chattels, debts, duties, demands, causes, or anything whatsoever, due or to become due or belonging to me, or claimed against or from me, and to prosecute, maintain, compromise, defend and/or discontinue the same, as my attorney-in-fact shall deem proper; and, in connection therewith, to act in my name, place and stead by accepting and receiving service of all process, papers and notices that may be legally issued and served within the State of Alabama;

V. To make gifts from time to time to charitable organizations described in Section 170(c) and Section 2522(a) of the Internal Revenue Code, and to pay any amounts hereafter pledged by me to such organizations, in keeping with my pattern of giving both as to amounts to such organizations and as to purposes and mission of such organizations;

W. To make gifts from time to time to my spouse, and to my lineal descendants and spouses of any such descendant, as my attorney-in-fact, in his, her or their sole discretion, determines to be advisable or desirable: (i) to implement plans intended to reduce present or future taxes; (ii) to be in my best interest; (iii) to be in the best interest of my estate; or (iv) to be in keeping with my prior pattern of giving, and any such gifts shall be in such form as my attorney-in-fact shall determine, including, but not limited to, gifts that are outright, in trust, pursuant to a Uniform Transfers to Minors Act, a Uniform Gift to Minors Act, or otherwise; and

X. To be considered a personal representative under privacy regulations related to "Protected Health Information" (PHI); to be entitled to obtain on my behalf copies of medical reports, summaries or other related information concerning my health, including without limitation, any PHI, in the same manner as if I personally was making the request; and to execute any written consents or authorizations on my behalf for the disclosure of such medical reports, summaries, or related information as may be required under any applicable federal statute, including, but not limited to, The Health Insurance Portability and Accountability Act of 1996 (HIPAA), statutes of any state of the United States, or ordinances, rules or requirements of any local governmental municipality, authority or agency. This power of attorney authorizes my attorney-in-fact to make various property-related decisions on my behalf, some of which relate to my health care. Accordingly, I confirm that, in connection therewith, my attorney-in-fact shall be treated as my personal representative for all purposes as provided by Regulation Section 164.502(g) of Title 45 of the Code of Federal Regulations and HIPAA.

LIMITATION ON POWERS GRANTED. With respect to all powers herein granted my attorney-in-fact, the following shall apply:

(a) Any power or authority granted to the attorney-in-fact herein shall be limited so as to prevent this Durable Power of Attorney from causing my attorney-in-fact to be taxed on my income or from causing my assets to be subject to a "general power of

appointment" in favor of my attorney-in-fact as such term is defined in Section 2041 and Section 2514 of the Internal Revenue Code;

(b) My attorney-in-fact shall not satisfy any legal obligation of my attorney-in-fact out of any property subject to this Durable Power of Attorney, nor may my attorney-in-fact exercise any power granted herein in favor of my attorney-in-fact, my attorney-in-fact's estate, my attorney-in-fact's creditors or the creditors of my attorney-in-fact's estate; and

(c) My attorney-in-fact shall have no power or authority hereunder whatsoever with respect to: (i) any policy of life insurance owned by me insuring the life of my attorney-in-fact, or (ii) any trust created by my attorney-in-fact of which I am trustee.

DURATION OF POWER OF ATTORNEY. This power of attorney shall not be affected by my disability, incompetence, or incapacity, and my said attorney-in-fact may continue to exercise, without limitation, all of the full powers and authority herein conferred, notwithstanding any subsequent disability, incompetence or incapacity of mine.

APPOINTMENT OF CONSERVATOR. In the event that at any time after the date hereof it becomes necessary or desirable to commence legal proceedings for the appointment of a legal guardian for me or a conservator for the management of my estate, or for any portion thereof, then I hereby nominate my said attorney-in-fact, **DARYL ANN FARRELL**, as such legal guardian or conservator if such legal proceedings should result in the appointment of a legal guardian or conservator for me or on my behalf. I further direct that the court having jurisdiction of such proceedings shall observe the priority of my nomination as herein expressed, except for good cause shown or other disqualification or inability to serve on the part of the nominee.

INTENTION TO CREATE GENERAL DURABLE POWER OF ATTORNEY. This instrument is to be construed and interpreted as a general power of attorney and the enumeration herein of specific items, rights, acts or powers is not intended to limit or restrict, and it is not to be construed or interpreted as limiting or restricting, the powers herein granted to my said attorney-in-fact.

RIGHT TO REVOKE OR AMEND DURABLE POWER OF ATTORNEY. I retain the right to revoke or amend this Durable Power of Attorney and to substitute other attorneys-in-fact in place of the attorney(s)-in-fact appointed herein. Any amendment to this Durable Power of Attorney shall be made in writing by me personally, and not by my attorney-in-fact, and they shall be attached to the original of this Durable Power of Attorney.

RELIANCE BY THIRD PARTIES. No person, firm or corporation relying in good faith upon this power of attorney shall incur any liability to me or to my estate as a result of permitting my attorney-in-fact to exercise any power, authority or discretion granted herein. Any such person, firm or corporation dealing with my attorney-in-fact may rely, without inquiry, upon the certification of my said attorney-in-fact that this power of attorney has not been revoked. Further, until notice of revocation or amendment is received as the same is authorized

in the foregoing paragraph, all third parties may rely upon the representations and authority of my attorney-in-fact under the powers granted herein.

REVOCATION OF PRIOR POWERS OF ATTORNEY. I hereby revoke prior powers of attorney that I may have executed prior to the execution of this Durable Power of Attorney, EXCEPT the Durable Power of Attorney to my daughter, Kimberly Ann Farrell; that I have executed on the same date hereof, which I specifically do NOT revoke.

GOVERNING LAW. This power of attorney shall be governed by the laws of the State of Alabama.

I UNDERSTAND THAT THIS DURABLE POWER OF ATTORNEY IS AN IMPORTANT LEGAL DOCUMENT. BEFORE EXECUTING THIS DOCUMENT, MY ATTORNEY EXPLAINED TO ME THE FOLLOWING: (1) THIS DOCUMENT PROVIDES MY AGENT WITH BROAD POWERS TO DISPOSE, SELL, CONVEY AND ENCUMBER MY REAL AND PERSONAL PROPERTY; (2) THE POWERS GRANTED IN THIS DURABLE POWER OF ATTORNEY WILL EXIST FOR AN INDEFINITE PERIOD OF TIME UNLESS I LIMIT THEIR DURATION BY THE TERMS OF THIS DURABLE POWER OF ATTORNEY OR REVOKE THIS POWER OF ATTORNEY; (3) THESE POWERS WILL CONTINUE TO EXIST NOTWITHSTANDING MY SUBSEQUENT DISABILITY OR INCAPACITY; AND (4) I HAVE THE RIGHT TO REVOKE OR TERMINATE THIS DURABLE POWER OF ATTORNEY AT ANY TIME.

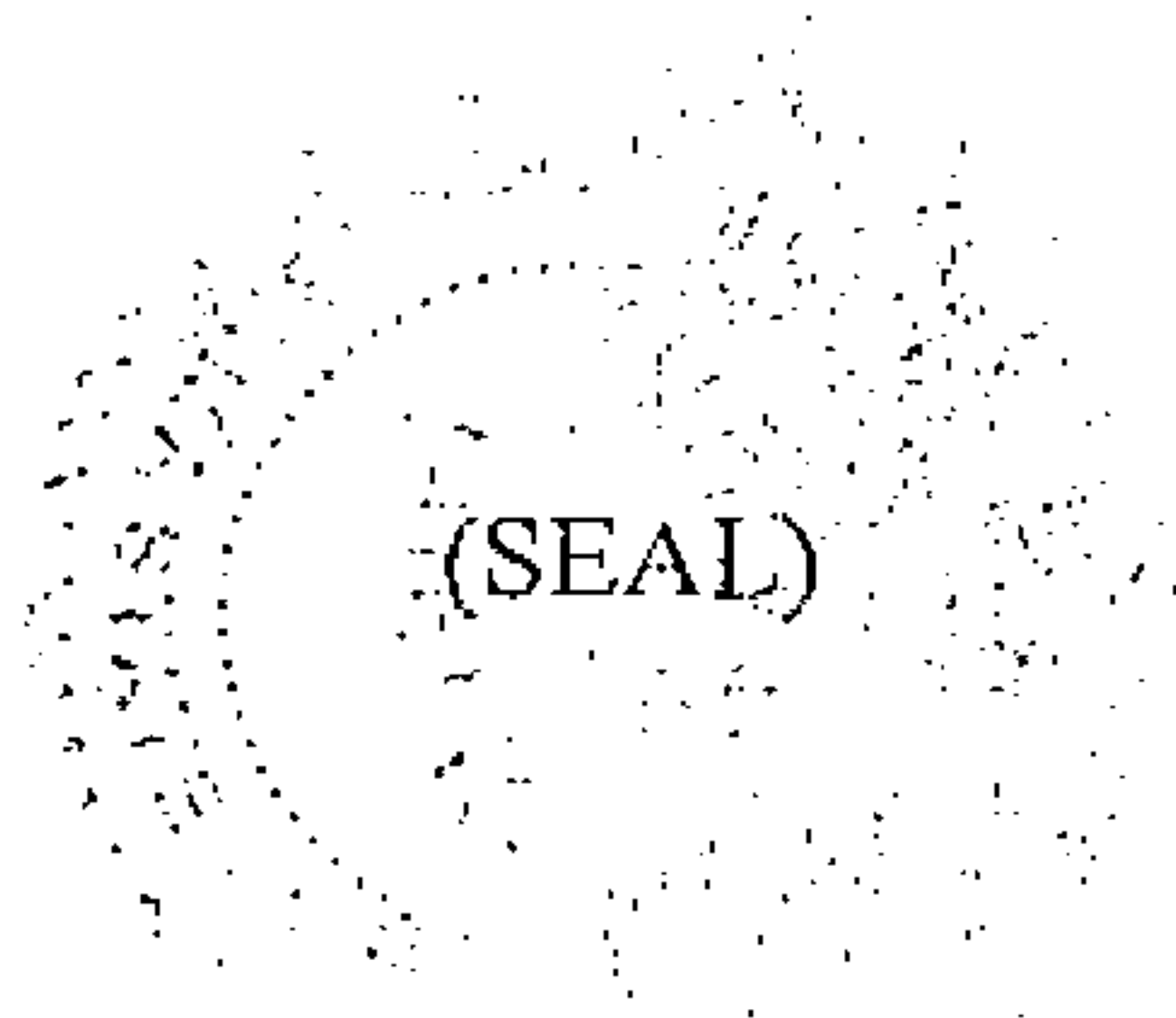
[Signature on the following page]

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 30th day of May, 2012.

Catherine M. Farrell
CATHERINE M. FARRELL

I, the undersigned authority, a Notary Public in and for the State of Alabama at Large, hereby certify that **CATHERINE M. FARRELL**, 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.

Given under my hand and seal this 30 day of MAY, 2012.



James G. Allan
Notary Public **JAMES G. ALLAN**
Printed Name: ALABAMA STATE AT LARGE
My Commission Expires: TERM 08/29/2011 TO 08/29/2015

I, the undersigned, **DARYL ANN FARRELL**, the individual nominated in the foregoing Durable Power of Attorney to serve as attorney-in-fact for **CATHERINE M. FARRELL**, the principal, pursuant to such instrument, do hereby acknowledge and accept my appointment as such attorney-in-fact as of this 23 day of May, 2012.

Daryl Ann Farrell
DARYL ANN FARRELL

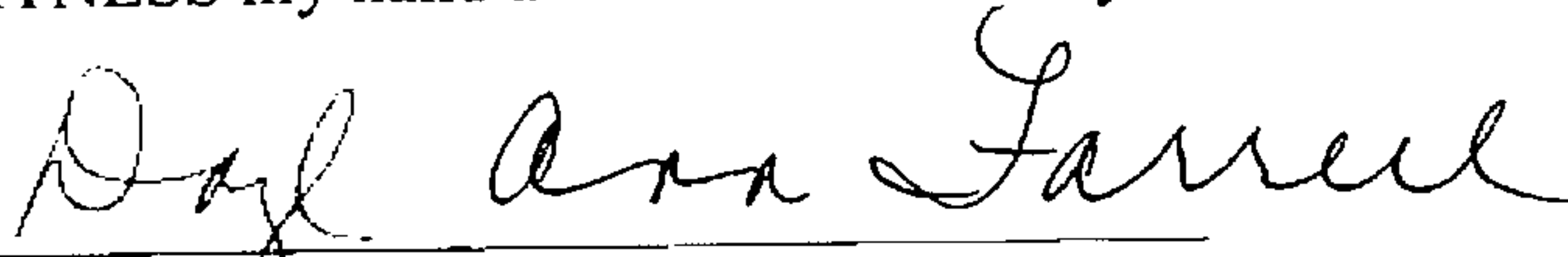
Breanna Chisamore
Witness

**AFFIDAVIT REGARDING NON-REVOCATION
OF POWER OF ATTORNEY**

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, personally appeared who having been by me first duly sworn, deposed as follows:

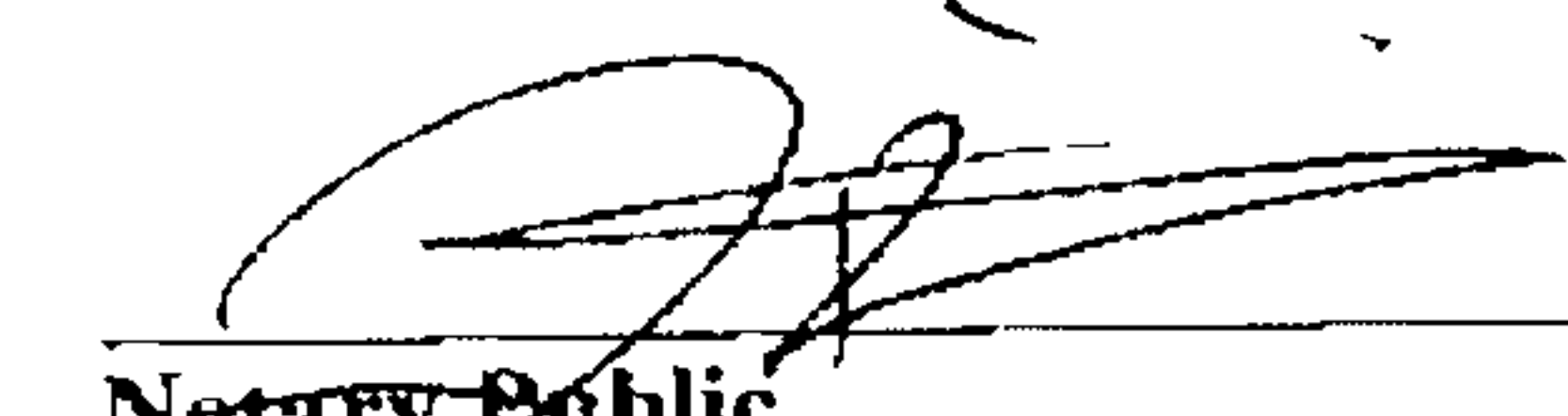
1. My name is **Daryl Ann Farrell** and I am over the age of nineteen (19) years and have personal knowledge of the facts stated herein.
2. On May 30, 2022, I was granted Power of Attorney by **Catherine M. Farrell**, a copy of said document is attached hereto as Exhibit "A".
3. I have on this day exercised the above referenced Power of Attorney by executing closing documents relating to the purchase or sale of real property located in in **Shelby County, Alabama**, the address of which is **8 The Oaks Circle, Birmingham, AL 35244**.
4. At the time of the execution of the above-mentioned closing documents and exercise of the Power of attorney, I had no actual knowledge of the termination of said Power of Attorney by revocation or the death of **Catherine M. Farrell**. I know **Catherine M. Farrell** to still be living, competent, and have not been notified since the execution of the Power of Attorney that she has revoked said Power of Attorney. The affiant herein affirms, under penalty of perjury, that she is not using the Power of Attorney to self-deal in the Principal's property, or to otherwise benefit personally from this mortgage or sale of the Principal's real property.
5. I am making this affidavit pursuant to Code of Alabama 1975, Section 26-1-2(e).
6. I, **Daryl Ann Farrell**, agree to indemnify and hold harmless **Reli Settlement Solutions, LLC**, their successors and/or assigns and employees, and **Method Mortgage, LLC**, their successors and/or assigns and employees from any loss, costs, damage and expense of every kind including attorney's fees, which it shall or may suffer resulting from a reliance on the said Power of Attorney.

WITNESS my hand and seal this 18th day of November, 2022.



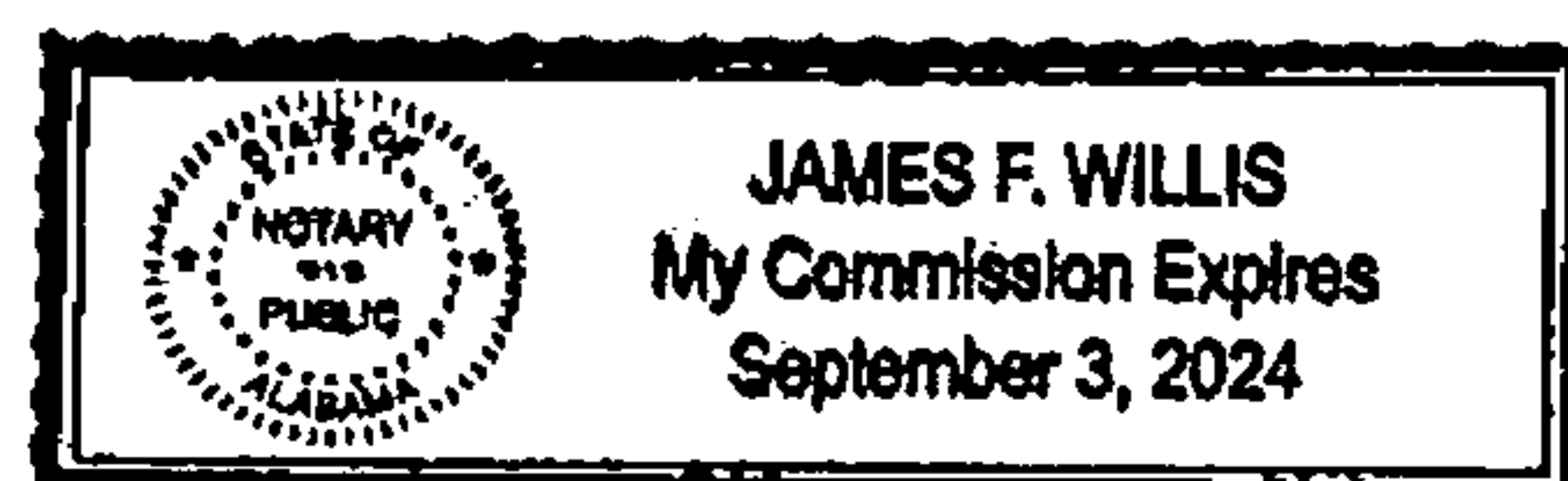
Daryl Ann Farrell

SWORN TO AND SUBSCRIBED BEFORE ME, on this 18th day of November, 2022.



Notary Public

File No.: PEN-22-8921



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Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
11/21/2022 12:36:43 PM
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Brittani