# Alabama Durable Financial Power of Attorney Form

(in accordance to Alabama Code Section 26-1A-301)

## IMPORTANT INFORMATION

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.

Your agent is entitled to reimbursement of reasonable expenses and reasonable compensation unless you state otherwise in the Special Instructions.

This form provides for designation of one agent. If you wish to name more than one agent you may name a coagent in the Special Instructions. Co-agents are not required to act together unless you include that requirement in the Special Instructions.

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

(Name of Principal)

name the following person as my agent:

Name of Agent: IRIS DeNISE Le (ROY

Agent's Address: 1980 Rex LAKE ROAd Leeds, Al. 35094

Agent's Telephone Number:

DESIGNATION OF SUCCESSOR AGENT(S) (OPTIONAL)

If my agent is unable or unwilling to act for me, I name as my successor agent:

Name of Successor Agent: Tena Le Croy Walters

Successor Agent's Address: 142 Forest Ridge Circle Chelsa, Al. 35043
Successor Agent's Telephone Number:
If my successor agent is unable or unwilling to act for me, I name as my second successor agent:
Name of Second Successor Agent: Janie Rebessa Walters
Second Successor Agent's Address: 142 Fonest Ridge Cincle Chelsa, Al. 35043
Second Successor Agent's Telephone Number:
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:
Betty Cox Forester
(Signature of Principal)
OR
If you wish to grant specific authority over less than all subjects enumerated in this section you must INITIAL by each subject you want to include in the agent's authority:
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 (OPTIONAL)

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.)

Bf 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

Bf Create or change a beneficiary designation

Bh 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

BE Exercise fiduciary powers that the principal has authority to delegate

#### LIMITATIONS ON AGENTS 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 the 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 (OPTIONAL)

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

None
EFFECTIVE DATE
This power of attorney is effective immediately unless I have stated otherwise in the Special Instructions.
NOMINATION OF [CONSERVATOR OR GUARDIAN] (OPTIONAL)
If it becomes necessary for a court to appoint a [conservator or guardian] of my estate or [guardian] of my person, I nominate the following person(s) for appointment:
Name of Nominee for [conservator or guardian] of my estate: IR: 5 Denise LeCroy
Nominee's Address: 1980 Rex LAKE Road Leeds, Al. 35094
Nominee's Telephone Number:
Name of Nominee for [guardian] of my person: Tena Le Proy Walters
Nominee's Address: 142 Forest Ridge Circle Chalsa, Al. 35043
Nominee'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 ACKNOWLEDGMENT
& Betty Coy Fourtu
(Signature of Principal)
Your Signature Date: 6/19/18
Your Name Printed: Betty Cox Forester
Your Address: 2520 Comanche DR. Birmingham, Al. 35244

Your Telephone Number:	
State of Alabama	
day that, being informed of the contents of the docume same bears date.	nd who is known to me, acknowledged before me on this ent, he or she executed the same voluntarily on the day the
Given under my hand this the 19th day of June, 20th if any)	18. Kimbly D. Middlebooks (Seal,
Signature of Notary  Signature of Notary	Y ECDONO
My commission expires:    Commission   Commi	Expires 222
[This document prepared by:	
IMPORTANT INFORMATION FOR AGENT	Filed and Recorded Official Public Records Judge of Probate, Shelby County Alabama, County Clerk Shelby County, AL
Agent's Duties	05/18/2023 11:52:07 AM \$35.00 PAYGE 20230518000148230

When you accept the authority granted under this power of attorney, a special legal relationship is created between you and the principal. This relationship imposes upon you legal duties that continue until you resign or the power of attorney is terminated or revoked. You must:

- (1) do what you know the principal reasonably expects you to do with the principal's property or, if you do not know the principal's expectations, act in the principal's best interest;
- (2) act in good faith;
- (3) do nothing beyond the authority granted in this power of attorney; and
- (4) disclose your identity as an agent whenever you act for the principal by writing or printing the name of the principal and signing your own name as "agent" in the following manner:

(Principal's Name) by (Your Signature) as Agent

Unless the Special Instructions in this power of attorney state otherwise, you must also:

- (1) act loyally for the principal's benefit;
- (2) avoid conflicts that would impair your ability to act in the principal's best interest;
- (3) act with care, competence, and diligence;
- (4) keep a record of all receipts, disbursements, and transactions made on behalf of the principal;