



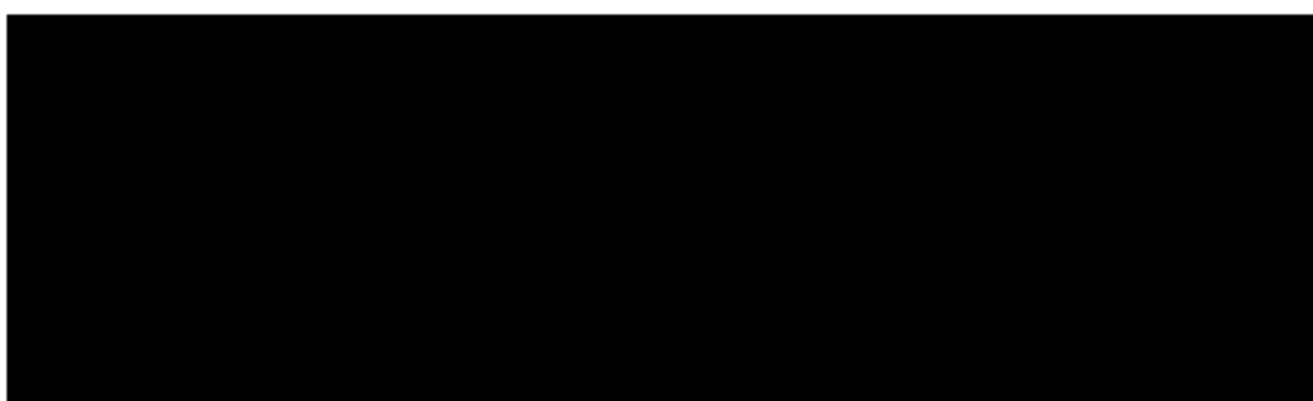
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## DURABLE POWER OF ATTORNEY OVER FINANCIAL

JEANETTE C. K. GARNER

5173 SOUTH SHADES CREST ROAD

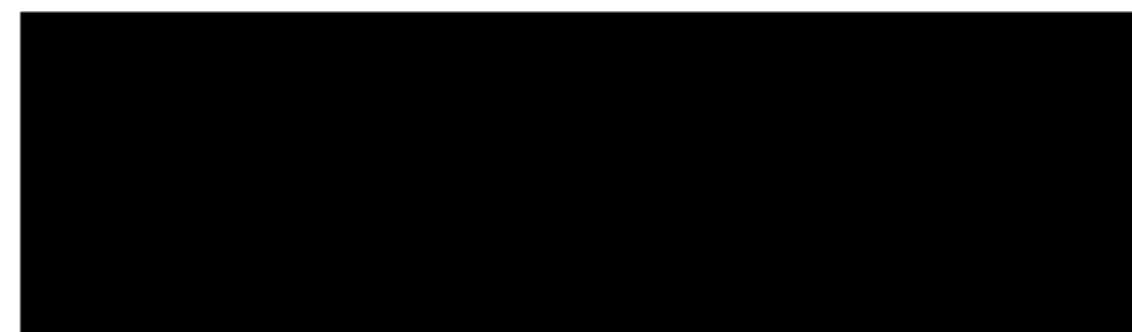
BESSEMER, AL 53022



JOEY L. GARNER

5173 SOUTH SHADES CREST ROAD

BESSEMER, AL 35022



DURABLE POWER OF ATTORNEY FOR FINANCIAL MANAGEMENT FOR JEANETTE C. K. GARNER

**THIS DURABLE POWER OF ATTORNEY for financial management** is given by me, **Jeanette C. K. Garner** (the "Principal") presently of 5173 South Shades Crest Road, Bessemer, AL, in the State of Alabama, on this 20<sup>th</sup> day of July 2023.



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**Nature of Power**

1. **THIS IS A DURABLE POWER OF ATTORNEY** and the authority of any durable power of attorney shall take effect if I become disabled or incapacitated.

2. **Previous Power of Attorney**

I **REVOKE** any previous durable power of attorney granted by me.

3. **Durable Power of Attorney**

I **Appoint **Joey Lynn Garner****, of 5173 South Shades Crest Road, Bessemer, AL, to act as my Durable Power of Attorney and **Joshua Blake Garner**, of 5173 South Shades Crest Road, Bessemer, AL, will act as successor.

4. **Governing Law**

This document will be governed by the laws of the State of Tennessee. Further, Durable Power of Attorney is directed to act in accordance with the laws of the State of Alabama at any time he/she may be acting on my behalf **AFTER** becoming disabled or incapacitated.

5. **Liability of Durable Power of Attorney**

My Durable Power of Attorney will not be liable to me, my estate, my heirs, successors or assigns for any action taken or not taken under this document, except for willful misconduct or gross negligence.

6. **Effective Date**

This Power of Attorney will start immediately upon the withstanding a finding of my mental incapacity or mental infirmity which may occur after my execution of this Power of Attorney.

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7. **Powers of Durable Power of Attorney**

My Durable Power of Attorney will have the following power(s):

**Initials**

X SG **Real Estate Transactions**

a. To deal with any interest I may have in real property and sign all documents on my behalf concerning my interest, including, but not limited to, real property I may subsequently acquire or receive. These powers include, but are not limited to, the ability to:

i. Purchase, sell, exchange, accept as a gift, place as security on loans, convey with or without covenants, rent, collect rent, sue for and receive rents, ejects and remove tenants or other persons, to pay or contest taxes or assessments, control any legal claim in favor of or against me, partition or consent to partitioning, mortgages, charges, leases, surrender, manage, or otherwise deal with real estate and any interest therein; and

ii. Execute and deliver deeds, transfers, mortgages, charges, leases, assignments, surrenders, releases, and other instruments required for any such purpose.

X SG **Maintain Property and Make Investments**

b. To retain any assets owned by me at the date this Durable Power of Attorney becomes effective, and the power to reinvest those assets in similar investments. In addition, my Durable Power of Attorney may invest my assets in any new investments, of his or her choosing, must be authorized by an applicable legislation.

X SG **Banking Transactions**

c. To do any act that I can do through a Durable POA with a bank, other financial institution. This power includes, but not limited to, the power to:

i. Open, maintain or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, retirement plan accounts, and other similar accounts with financial institutions:



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- ii. Conduct any business with any banking or financial institution with respect to any of my accounts, including but not limited to, making deposits and withdrawals, negotiating or endorsing any checks or other instruments with respect to any such accounts, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation or political entity.
- iii. Borrow money from any banking or financial institution if deemed necessary by my Durable Power of Attorney, and to manage all aspects of the loan process including the placement of security and the negotiation of terms:
- iv. Perform any act necessary to deposit, negotiate, sell, or transfer any note, security, or draft of the United States of America, including U. S. Treasury Securities:
- v. Have access to any safe deposit box that I might own, including its contents; and
- vi. Create and deliver any financial statements necessary to or from any bank or financial institution.

X Sh **Business Operating Transactions**

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- d. To take any action my Durable Power of Attorney deems necessary with any business that I may own or have an interest in by doing any act which can be done through a Durable Power of Attorney. This power includes, but is not limited to, the power to execute, seal, and deliver any instrument; participate in any legal business of any kind; execute partnership agreements, and amendments; to incorporate, reorganize, consolidate, merge, sell, or dissolve any business; to elect or employ officers, directors and agents; and to exercise voting rights with respect to any stock I may own, either in person or by proxy.

X Sh **Insurance Transactions**

- e. To do any act that I can do through a Durable Power of Attorney with any insurance policy. This power includes, but is not limited to, the power to pay premiums, start, modify, or terminate policies, manage all cash payouts, borrow from insurers and third parties using insurance policies on my life. Unless my Durable Power of Attorney was already a beneficiary of any policy before signing of this document, my Durable Power of Attorney cannot name himself or herself a beneficiary of such policy.

DURABLE POWER OF ATTORNEY FOR FINANCIAL MANAGEMENT FOR JEANETTE C. K. GARNER

X 56 **Claims and Litigation Matters**

f. To institute, maintain, defend, compromise, arbitrate, or otherwise dispose of, all actions, suits, attachments, or other legal proceedings for or against me. This power includes, but is not limited to, the power to: appear on my behalf, and the power to settle any claim against me in whichever forum or manner my Durable Power of Attorney deems prudent, and to receive or pay any resulting settlement.

X 56 **Tax Matters**



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g. To act for me in all matters that affect my local, state, and federal taxes and to prepare, sign and file documents with any governmental body or agency, including, but not limited to, authority to:

- i. Prepare, sign and file income and other tax returns with federal, state, local and other governmental body, or agency, and to receive any refund checks; and
- ii. Obtain information or documents from any government or its agencies, and represent me in all tax matters, including the authority to negotiate, compromise, or settle any matter with such government or agency.

X 56 **Government Benefits**

h. To act on my behalf in all matters that affect my right to allowances, compensation, and reimbursements, properly payable to me by the Government of the United States or any agency or department thereof. This power includes, but is not limited to, the power to prepare, file, claim, defend, or settle any claim on my behalf and to receive and manage, as my Durable Power of Attorney sees fit, any proceeds of any claim.

X 56 **Retirement Benefit Transactions**

i. To act for me and represent my interests in all matters affecting any retirement savings or pension plans I may have. This power includes, but is not limited to, the power to continue contributions, change contributions, change contribution amounts, change investment strategies and options, move assets to other plans, receive and manage payouts, and add or change existing beneficiaries. My Durable Power of Attorney cannot add himself or herself as a beneficiary unless he or she is already a designated beneficiary as of the signing of this document.



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X 56 Family Care

j. To make whatever expenditures are required for the maintenance, education, benefit, medical care and general advancement of me, my spouse and dependent children, and other persons that I have chosen or which I am legally required to support, any of which may include my Durable Power of Attorney. This power includes, but is not limited to, the power to pay for housing, clothing, food, travel, and other living costs.

X 56 Chattel and Goods Transactions

k. To purchase, sell, or otherwise deal with any type of personal property I may currently or in the future have an interest in. This includes, but is not limited to, the power to purchase, sell, exchange, accept as gift, place as security on loans, rent, lease, to pay or contest taxes or assessments, mortgage, or pledge.

X 56 Estate Transactions

l. To do any act that I can do through a Durable Power of Attorney about all matters that affect any trust, probate estate, conservatorship, or other fund from which I may receive payment as a beneficiary. This power includes the power to disclaim any interest which might otherwise be transferred or distributed to me from any other person, estate, trust, or other entity, as may be appropriate. However, my Durable Power of Attorney cannot disclaim assets to which I would be entitled, if the result is that the disclaimed assets pass directly or indirectly to my Durable Power of Attorney or my Trustee of my estate.

X 56 Living Trust Transactions

m. To transfer any of my assets to the trustee of any revocable trust created by me if such trust is in existence at the time of such transfer. This property can include real property, stocks, bonds, accounts, insurance policies or other property.

X 56 Gift Transactions

n. To make gifts to my spouse, children, grandchildren, great grandchildren, and other family members on special occasions, including birthdays and seasonal holidays, including cash gifts, and to such other persons with whom I have established pattern of giving (or if it is appropriate to make such gifts for estate planning and/or tax purposes), in such amounts as my Durable Power of Attorney may decide in his or her absolute



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discretion, having regard to all of the circumstances, including the gifts I made while I was capable of managing my own estate, the size of my estate and my income requirements.



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X 56 **Charity Transactions**

O. To continue to make gifts to charitable organizations with whom I have an established pattern of giving (or if it is appropriate to make such gifts for estate planning and/or tax purposes) in such amounts as my Durable Power of Attorney may decide in his or her absolute discretion, having regard to all the circumstances, including the gifts I made while I could manage my own estate, the size of my estate and my income requirements.

X 56 **Employ Required Professionals**

p. To appoint and employ any agents, servants, companions, or other persons, including nurses and other health care professionals for my care and the care of my spouse and dependent children, and accountants, attorneys, clerks, workers and others for the management, preservation and protection of my property and estate, at such compensation and for such length of time as my Durable Power of Attorney considers advisable.

X 56 **Attorney-in-fact Compensation**

8. My Durable Power of Attorney will receive no compensation except for the reimbursement of all out-of-pocket expenses associated with carrying out of my wishes.

X 56 **Co-owning of Assets and Mixing of Funds**

9. My Durable Power of Attorney may continue to co-own assets and have any funds owned by him or her mixed with my funds to the same extent that the co-owning of assets and mixing of funds existed before operation of this Power of Attorney.



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X JG Personal Gain from Managing My Affairs

10. My Durable Power of Attorney can personally gain from any transaction he or she may complete on my behalf if the transaction is completed in good faith with my Attorney-in-fact

X JG Delegation of Authority

11. My Durable Power of Attorney may delegate any authority granted under this document to a person of his or her choosing. Any delegation must be in writing and state the extent of the power delegated and the period in which the delegation will be effective.

X JG Nomination of Guardian or Conservator

12. If a court decides that it is necessary to appoint a guardian or conservator for me, I hereby nominate my Durable Power of Attorney to be considered by the court for appointment to serve as my guardian or conservator, or in any similar representative capacity.

X JG Attorney-in-fact Restrictions

13. This Power of Attorney is not subject to any conditions or restrictions other than those noted above.

X JG Notice to Third Parties

14. Any third party who receives a valid copy of this Power of Attorney can rely on and act under it. A third party who relies on the reasonable representations of my Durable Power of Attorney as to a matter relating to a power granted by this Power of Attorney will not incur any liability to the Principal's heirs, assigns, or estate as a result of permitting the Durable Power of Attorney to exercise the authority granted by this Power of Attorney up to the point of revocation of this Power of Attorney. Revocation of this Power of Attorney will not be effective as to a third party until the third party receives notice and has actual knowledge of the revocation.

X JG Severability

15. If any part of any provision of this document is ruled invalid or unenforceable under applicable law, such part will be ineffective to the extent of such invalidity only, without in any



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way affecting the remaining parts of such provisions or the remaining provisions of this document.



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**Acknowledgment**

16. I, Jeanette C. K. Garner, being the principal named in this Durable Power of Attorney hereby acknowledge:
- a. I have read and understand the nature and effect of this Durable Power of Attorney:
  - b. I recognize that this document gives my Durable Power of Attorney broad powers over my assets, and that these powers will continue past the point of my incapacity:
  - c. I am of legal age in the State of Alabama to grant a Durable Power of Attorney and
  - d. I am voluntarily giving this Durable Power of Attorney and recognize that the powers given in this document will become effective as of the date of my incapacity or as specified within.

IN WITNESS WHEREOF I hereunto set my hand and seal at the City of Bessemer, In the State of Alabama, this 20<sup>th</sup> day of July 2023.

Jeanette C. K. Garner

DURABLE POWER OF ATTORNEY FOR FINANCIAL MANAGEMENT FOR JEANETTE C. K. GARNER



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**SIGNED, SEALED, AND DELIVERED**

in the presence of:

Witness: Brock R. Bryan (Sign) Witness Name:

A handwritten signature in black ink, appearing to read 'Brock R. Bryan'.

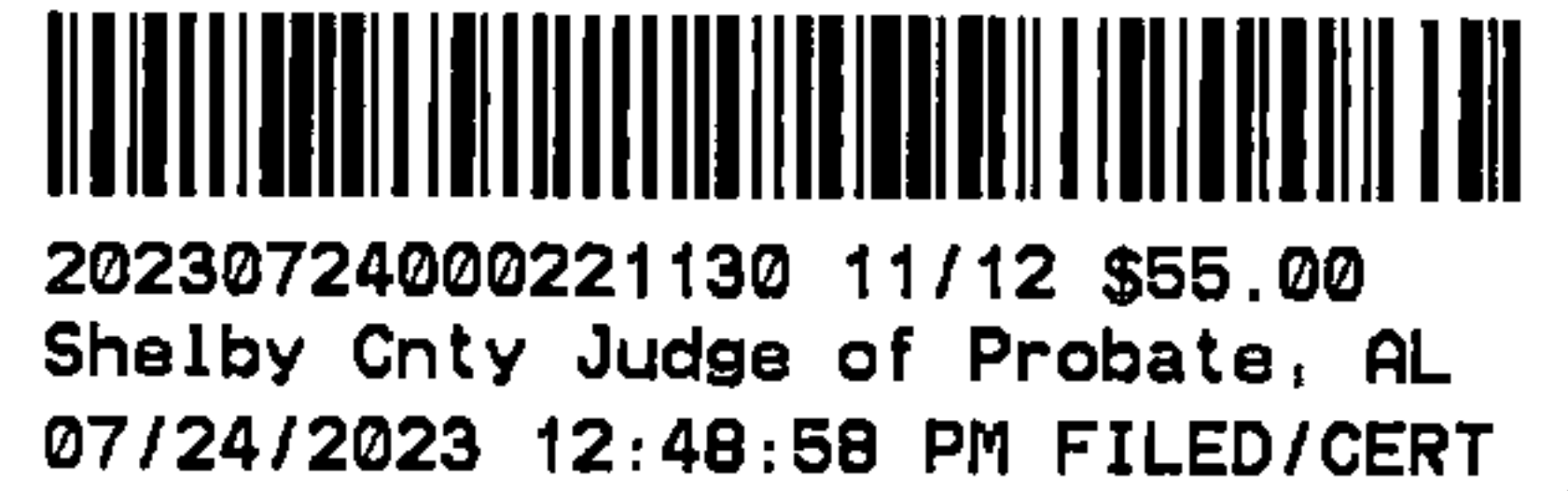
Address: 1103 Hwy 72 W Corinth, MS 38834

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**ACKNOWLEDGEMENT OF NOTARY PUBLIC**

State of Mississippi:

County of Alcorn:



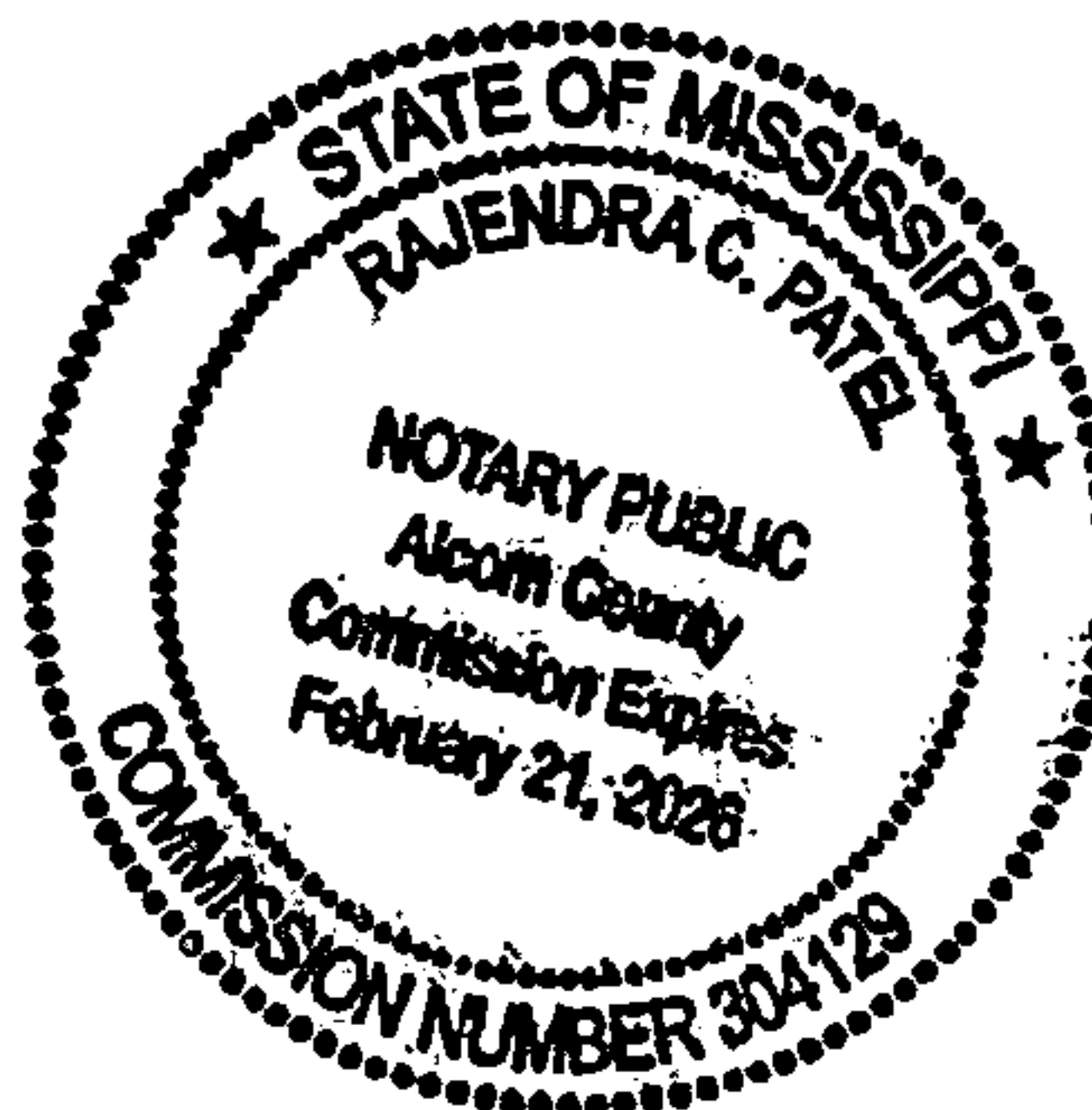
Personally, appeared before me, the undersigned Notary Public in and for the state and county Aforesaid, the within named **Jeanette C. K. Garner**, who acknowledged that she signed and delivered the foregoing instrument on the day and year therein mentioned as her voluntary act and deed.

Given under my hand and seal this 20<sup>th</sup> day of July 2023.

A handwritten signature in black ink, appearing to be "Rajendra C. Patel", written over a horizontal line.

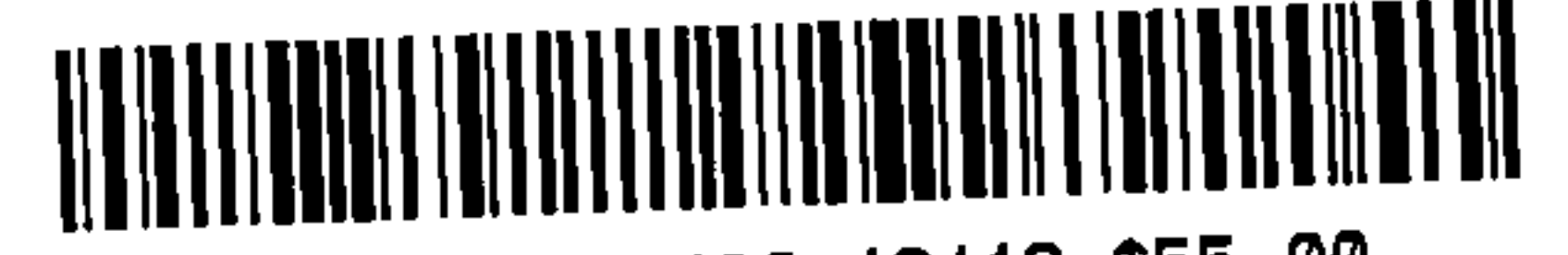
Notary Public

Prepared by  
Tina Bryan  
1103 Hwy 78 East  
Corinth MS. 38834





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