

POWER OF ATTORNEY

STATE OF ALABAMA)

JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENT, which are intended to constitute a Power of Attorney, that I, **Charity Maria Davis**, the undersigned of Jefferson County, Alabama, do hereby make, constitute, and appoint as my Limited Power of Attorney, **Lauretta Davis**, of Jefferson County, Alabama, 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 on February 28, 2024, for the sole purposes of a loan closing on my real property located at 1115 Amberley Woods Drive, Helena, AL 35080. This power shall expire automatically once the loan closing is completed by South Oak Title Company.

My Power of Attorney has the right to exercise or perform any act, power, duty, right, or obligation whatsoever that I now have, or may hereafter acquire that legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business property, real or personal, tangible or intangible, or whatsoever. My Power of Attorney has the authority to also act in my best interest regarding medical decisions if I am incapacitated.

To request, ask, demand, sue for, recover, collect, receive, and hold and possess all such 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 and retirement benefits, insurance benefits and proceeds, any and all documents of title, choses in action, personal and real property, tangible and intangible property and property rights, and demands whatsoever, liquidated or unliquidated, as now are, or shall hereafter become, owned by me, or due, owing, payable, or belonging to, me or in which I have or may hereafter acquire interest, to have, use, and take full lawful means and equitable and legal remedies, procedures, and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute, and deliver for me, on my behalf and in my name, all endorsements, acquittance, releases, receipts, or other sufficient discharges for the same;

To lease, purchase, exchange, and acquire, and to agree, bargain, and contract for the lease, purchase, exchange, and acquisition of, and to accept, take, receive, and possess any real or personal property whatsoever, tangible and intangible, or interest thereon, on such terms and conditions, and under such covenants, as my said Attorney-In-Fact shall deem proper;

To maintain, repair, improve, manage, insure, rent, lease, sell, convey subject to liens, mortgage, subject to deeds or trust, and hypothecate, and in a way or manner deal with all or any part of real or personal property whatsoever, tangible or intangible, or any interest therein, that I now own or may hereafter acquire, for me, in my behalf, and in my name and under such terms and conditions, and under such covenants, as my said Attorney-In-Fact shall deem proper;

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;

To make, receive, sign, endorse, execute, acknowledge, deliver and possess such applications, contracts, agreements, options, covenants, conveyances,, deeds, trust policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, letters of credit, notes, stock certificates, proxies, warrants commercial paper, receipts, withdrawal receipts, and deposit instruments relating to accounts or deposits in, or certificates of deposit of, bank savings and loan associations, credit unions, or other financial institutions or associations, proofs of loss, evidence of debts, releases, and satisfactions of mortgages, liens, judgments, security agreements and other debts and obligations and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted;

To exercise in any manner any election or option unprofit-sharinge any one or more withdrawals from any non-qualified account or any stock option, mutual fund, profit sharing, pension, thrift, savings, or other employee benefit plans in which I may have any interest, and to become a participant in such a plan or to establish a non-qualified account in my name, to add or change the designation of beneficiary in effect for any such non-qualified account of employee benefit, to waive any rights which I may have with respect to any employee benefit plan in which my spouse is a participant, to contribute to an existing non-qualified account or other employee benefit plan in my name, and to roll over proceeds of a lump-

sum distribution from any non-qualified pension or profit sharing plan into a non-qualified account or another non-qualified pension or profit sharing plan; and

I grant to my said Attorney-In-Fact full power and authority to do, take, and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said Attorney-In-Fact, or his substitute, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

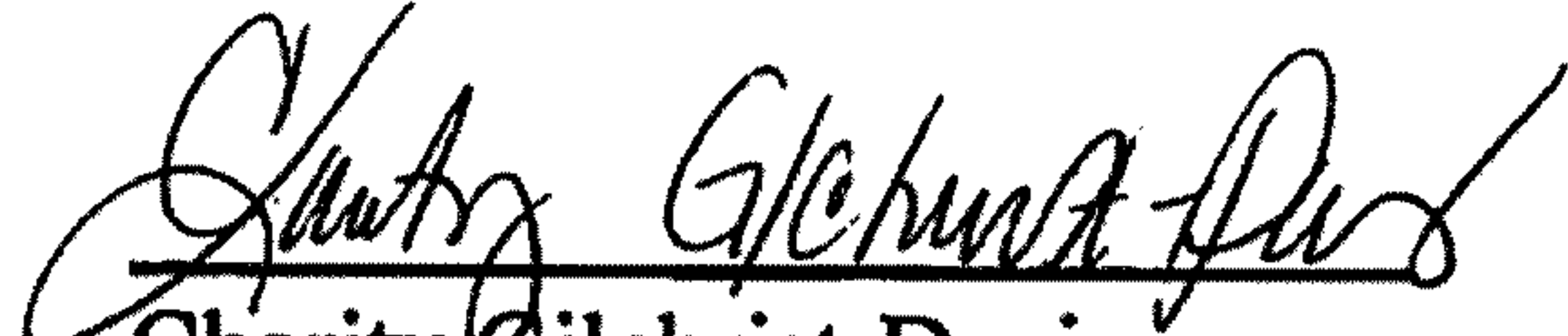
In addition to the foregoing plenary powers and authority conferred upon my said Attorney-In-Fact, Laretta Davis, I hereby designate my said Attorney-In-Fact to make health care decisions on my behalf in the manner provided by the Natural Death Act, and to the extent provided and allowed by the Code of Alabama, 1975, & 26-1-2 (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 have 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 Attorney-In-Fact, Laretta Davis, to be appointed as my guardian, curator, conservator, and like fiduciary.

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 said Attorney-In-Fact herein granted shall commence and be in full force and effect on the 21st day of February 2024; the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, Charity Davis, and such rights, powers, and authority shall remain in full force and effect until the closing is completed by South Oak Title Company. 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.

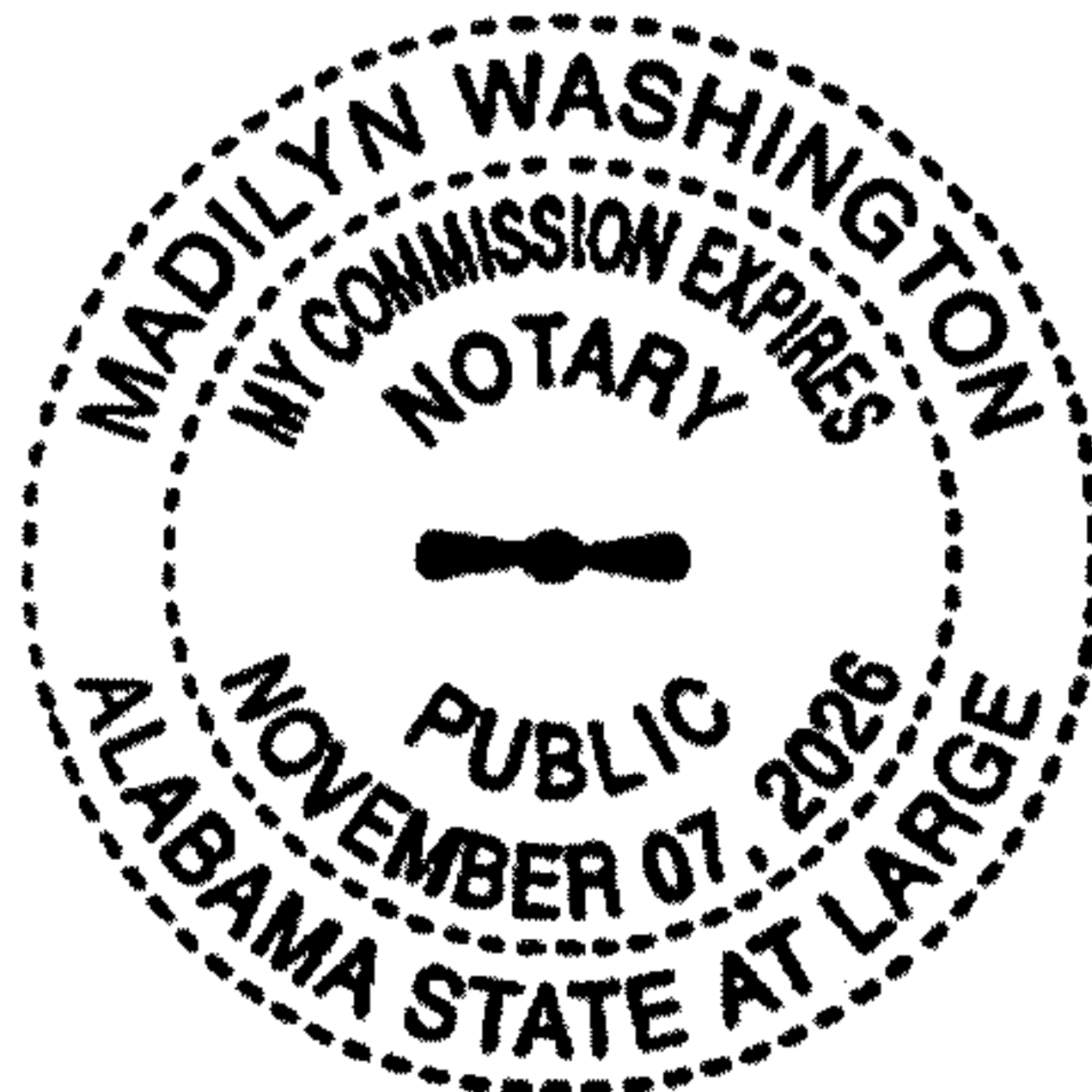
IN WITNESS WHEREOF, as Principal, I have signed this Limited Power of Attorney at Birmingham, Alabama, this 21st day February 2024, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.


Charity Gilchrist-Davis

**STATE OF ALABAMA)
JEFFERSON COUNTY)**

I, the undersigned, a Notary Public in and for the said County in said State, hereby certify that Charity Davis who name is signed (marked) to the foregoing Power of Attorney, and who is known to me, acknowledge before me on this day that, being informed of the contents of said Limited Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21st day of February 2024.




Notary Public
My Commission Expires: 11/07/2026



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
03/06/2024 01:46:12 PM
\$31.00 BRITTANI
20240306000061620

