

STATE OF ALABAMA COUNTY OF SHELBY

GENERAL DURABLE POWER OF ATTORNEY

I, SANDRA GAYE BEAN or SANDRA G. BEAN, of Shelby County, Alabama, hereby revoking any powers of attorney heretofore created by me, have made, constituted and appointed, and by these presents do make, constitute and appoint, as my true and lawful Attorney and Agent, my sister, BRENDA B. TAYLOR, of Manatee County, Florida, with the following powers to be exercised in my name and for my benefit:

- 1. General Grant of Power. To exercise or perform any act, power, duty, right or obligation whatsoever that I now have or may hereafter acquire, relating to any person, matter, transaction or property, real or personal, tangible or intangible, now owned or hereafter acquired by me, including, without limitation, the following specifically enumerated powers, I grant to my Agent full power and authority to do everything necessary in exercising any of the powers herein granted as fully as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my Agent shall lawfully do or cause to be done by virtue of this Power of Attorney and the powers herein granted.
- 2. <u>Collection Powers</u>. To forgive, request, demand, sue for, recover, collect, receive, hold all such sums of money debts, dues, commercial papers, checks, drafts, accounts, deposits, legacies, bequests, devises, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension, profit sharing, retirement, social security, insurance and other contractual benefits and proceeds, all documents of title, all property, real or personal, intangible or tangible property and property rights, and demands whatsoever liquidated or unliquidated, now or hereafter owned by, or due, owing, payable or belonging to me, or in which I have or may hereafter acquire and interest; to have, use and take all lawful means and equitable and legal remedies and proceedings in my name for collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to execute and deliver for me, on my behalf, and in my name, all endorsements, releases, receipts, and other sufficient discharges for the same.
- 3. <u>Real Property Powers.</u> To bargain, contract, agree for, option, purchase, acquire, receive, improve, maintain, repair, insure, plat, partition, safeguard, lease, demise, grant, bargain, sell, assign, transfer, remise, release, exchange, convey, mortgage and hypothecate real estate and any interest therein (and including any interest which I hold with any other person as joint tenants with full rights of survivorship, or as tenants by the entireties), lands, tenements and hereditaments, for such price upon such terms and conditions, as my said Agent shall determine.
- 4. <u>Personal Property Powers.</u> To bargain, contract, agree for, purchase, option, acquire, receive, improve, maintain, repair, insure, safeguard, lease, assign, sell, exchange, redeem, transfer, mortgage, hypothecate and in every way and manner deal in and with goods, wares, merchandise, furniture, stocks, limited partnership interests, certificates of deposit, commercial paper, money market instruments, and other securities, choses in actions and other tangible or intangible personal property in possession or in action, for such price, upon such terms and conditions, as my said Agent shall determine.
- 5. Contract Powers. To make, do, and transact every kind of business of whatever nature, and also for me and my name, and as my act and deed, to sign, seal, deliver, and acknowledge such stock certificates,

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stock powers, assignments certificates, separate from certificates, deeds, conveyances, leases and assignments of leases, mortgages, hypothecations, bills of landing, bills, bonds, debentures, notes, receipts, evidences of debt, releases and satisfaction of mortgage, judgments and other debts, wavers or statutes of limitations, and such other documents and instruments in writing in whatever kind as may be necessary or proper in the premises, as fully as I might do if done in my own captivity.

- 6. <u>Banking Powers.</u> To make, draw, sign in my name, deliver and accept checks, drafts, receipts for moneys, notes, or other orders for the payment of money against, or otherwise make withdraws for the payment of money against, or otherwise my sole name or in joint name with my spouse or other person(s), in any bank or financial institution, for any purpose which my said agent may think necessary, advisable or proper; and to endorse and negotiate in my name and deliver checks, drafts, notes, bills, certificates of deposit, commercial paper, money market instruments, bills of exchange or other instruments for the money and to deposit same, as cash or for collection, and cash into any commercial, checking or savings account which I may in my sole name or in joint name with my spouse or other person(s), in any bank or financial institution; and to carry on all my ordinary banking business.
- 7. Tax Returns. To prepare, execute and file reports, returns, declaration, forms and statements for any and all tax purposes including income, gift, real estate, personal property, intangibles tax, single business tax, or any other kind or tax whatsoever, to pay such taxes and any interest or penalty thereon or additions thereto; to make and file objections, protest, claims for abatement, refund or credit in relation to any such tax proposed, levied or paid; to signify, as may be required by section 2513 of the United States Revenue Code of 1954, as amended, or any corresponding of the future United States law, my consent to having one-half (1/2) of any gift(s)made by spouse considered as made by me; to represent me and to institute and prosecute proceedings in court or before any amount paid in authority to consist in any such tax, to give full and final receipt for any voucher there for; to pay any and all such taxes and any interest, penalty or other additional amounts, to employ attorneys, accountants or other and representatives grant powers of attorney or letters of appointment thereof for any of the purposes aforesaid.
- 8. <u>Safe Deposit Box.</u> To have access to any safe deposit box of which I am a tenant or co-tenant with full power to withdraw or change from time to time the contents thereof; and to exchange or surrender the box and keys thereto renew and rental contract thereof; and to do all things which any depository, association or bank or its agents may require, thereby releasing the lessor from all liability in connection therewith.
- 9. <u>Employ Agents.</u> To employ and compensate agents, accountants, attorneys, real estate brokers and other professional assistance and to retain and compensate such persons for services rendered; to waive any attorney-client privilege.
- 10. <u>Motor Vehicles.</u> To apply for a certificate of title upon, and endorse and transfer title thereto, for any automobile or other motor vehicle, and to represent in such transfer assignment that the title to said motor vehicle is free and clear of any lines and encumbrances except those specifically set forth in such transfer assignment.
- 11. <u>Settlement Powers.</u> To adjust, settle, compromise or submit to arbitration any account, debts claims, demands, dispute or matters which are now sub siting or may hereafter arise between me or my said agent and any other person or persons, or in which any property, right, title, interest or estate belonging to or claimed by me may be concerned.

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- 12. <u>Legal Action</u>. To commence, prosecute, enforce or abandon, or to defend, answer, oppose, confess, compromise or settle all clams, suits, actions, or other judicial or administrative proceedings in which I am or may hereafter be interested, or in which any other property, right, title, interest or estate belonging to, coming to, claimed by me may be concerned.
- 13. <u>Dividends</u>. To receive all dividends which are or shall be payable on any and all shares of stock in any corporation which may stand in my name on the books of such corporation or to which I may be, in equity or otherwise, beneficially entitled, or to elect to reinvest such dividend, all as my agent may deem appropriate.
- 14. <u>Vote Stock.</u> To vote at all stockholder meetings of corporations and otherwise to act as my proxy or representative in respect of any shares now held or may hereafter be acquired by therein and for that purpose to make and execute any proxies or other instruments in my name and on my behalf.
- 15. <u>Transfer Stock.</u> To sell, assign, transfer, and deliver all and any shares of stock standing in my name on the books of any corporation, or to which I may be, in equity or otherwise beneficially entitled, and for the purpose to sign and execute all necessary acts of assignment and transfer.
- 16. <u>Insurance and Employee Benefit Plans.</u> To redeem, surrender, borrow, extend, cancel, amend, pledge, alter, or change of beneficiary of any insurance policies in which I may have an interest, as my agent may deem proper and expedient, and for such purpose, to sign and execute any documents, affidavits or forms required in my name and on my behalf, except any except however, my agent shall have now power and authority over life insurance policies I may own on my agents life; and to exercise all powers and options involving retirement programs, compensation plans, pension, profit sharing and other employee benefits plans.
- 17. Social Security and Governmental Benefits. To make applications to any government agency for any benefit or government obligation to which I may be entitled; to endorse any checks or drafts made payable to me from any government agency for my benefit, including any social security checks.
- 18. <u>Business Interests.</u> To continue to conduct or participate in any business in which I may be engaged or to carry out, modify or amend any agreement to which I may be a party, and to sell exchange, modify or terminate such interest to or with such person or persons as my agent may deem appropriate; execute partnership agreements, and amends thereto, incorporate, reorganize, merge, consolidate, recapitalize, sell, liquidate or dissolve any business; elect or employ officers, directors, and Agents, carry out the provisions of any agreements for the sale of any business interest or the stock therein.
- 19. <u>Borrow.</u> To borrow from time to time such sums of money and upon such terms as my said attorney may think expedient for or in relation to any purpose or object which my Agent may deem proper or expedient, unsecured or upon the security of any of my property, whether real or personal or otherwise, and for such purposes to give, execute in my name, deliver, and acknowledge promissory notes and/or renewals thereof, mortgages, pledges and guaranties with such powers and provisions as my Agent may think proper or requisite.
- 20. <u>Debts and Expenses.</u> To pay, compromise, and settle any and all bills, loans, notes or other forms of indebtedness owed by me at the present time, or which may be owed by me or incurred by my agent hereunder for my benefit at any time in the future, and to incur and pay from any of my assets or

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property all reasonable expenses in connection with the control, management, and supervision of my property and the maintenance, support, care, and comfort of myself and those dependent upon me, including reasonable compensation for the services of my Agent, and including the fees and charges of such agents, attorneys, accountants or others as my agent may, in the exercise of discretion, employ in the management of any of my affairs.

21. <u>Investments.</u> To invest and reinvest in loans, stocks, bonds, including United States Bonds purchased at a discount but redeemable at face value, securities, real estate, life insurance, annuities or endowment policies or combinations thereof, or in any other investment which my Agent may deem proper; to reduce the interest rate at any time and from time to time on any mortgage or land contract; to deal with and give instructions to any brokerage firm with respect to the purchase, sale or other disposition of securities and other assets, add assets to or withdraw assets from any account in my name, and sign any representation, certification or agreement, including agreements regarding margin, option trading, or commodities accounts, that my Agent deems advisable.

22. Restrictions on Agent's Powers.

- a. My Agent cannot execute a Will or Codicil on my behalf.
- b. My Agent cannot execute any Trust on my behalf; however, my agent can enter into a custodial agreement with a bank with trust powers.
- c. My Agent cannot divert my assets to herself/himself, her/his creditors or her/his estate.
- d. My Agent shall not exercise and shall not be vested with any incidents of ownership as to insurance policies insuring my Agent's life, owned by me.
- e. My Agent as a fiduciary possesses no general or limited power of appointment.
- f. My Agent shall not exercise any powers which I received from my Agent in a fiduciary capacity, and my Agent shall have no authority to exercise any powers, the exercise of which would cause assets of mine to be considered as taxable in my Agent's estate for the purposes of the federal estate tax or the inheritance tax.
- 23. <u>Interpretation and Governing Law.</u> This instrument is to be construed and interpreted as a General Durable Power of Attorney. The enumeration of specific powers herein is not intended to, nor does it, limit or restrict the general powers herein granted to my Agent. Paragraph headings are of convenience only and are not to be deemed to be part of this instrument. This instrument is executed and delivered in the State of Alabama, and the laws of the State of Alabama shall govern all questions as to the validity of this Power and the construction of its provisions.
- 24. Third-Party Reliance. Third parties may rely upon the representation of my Agent as to all matters relating to any power granted to my Agent, and no person who may act in reliance upon the representations of my Agent or the authority granted to my Agent shall incur any liability to me or my estate as a result of permitting my Agent to exercise any power, and for the purpose of inducing third parties to rely on this Power of Attorney, I warrant that, if this Power of Attorney is revoked by me or otherwise terminated, I will indemnify and save such third party harmless from any loss suffered or liability incurred by such third party's actual knowledge of revocation or termination of this Power of Attorney whether such termination is by operation of law or otherwise. This warranty shall bind my heirs, devises and personal representatives.
- 25. <u>Disability of Principal</u>. This power of attorney shall not be affected by any disability, now or any time in the future. The authority of my agent shall be exercisable not withstanding my later disability or inactivity or later uncertainty to whether I am alive, any act done by my agent during any period of

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disability or incompetence or during any period of uncertainty as to whether I am alive, shall have the same effect as though I were alive, competent and not disabled, and shall inure to the benefit of and bind, my heirs, devisees and personal representatives.

- 26. <u>Photographic Copies.</u> Photographic or other facsimile reproductions of this elicited power may be made and delivered by my agent and may be relied upon by any person to the same extent as though the copy were original. Anyone who acts in reliance upon any representation or certificate of my agent, or upon a reproduction of the power, shall be liable for permitting my agent to perform any act pursuant to this power.
- 27. Power to Access and Disclosure of Medical Records and Financial Information. To request, receive and review any information, verbal or witting, regarding my financial affairs or my physical or mental health, including medical records; to execute any release or other documents that may be required in order to obtain that information; and to disclose such information to such persons, organizations, firms or corporations as my agent shall deem appropriate.
- 28. Power to Provide Health Care Services. To provide medical attention and services for me, including the choice of a physician and the choice of the hospital or nursing home; to provide such other care, comfort, maintenance and support as my agent may deem necessary and to apply for, on my behalf social security benefits, Medicare, Medicaid, and any other public assistance benefits, to prosecute the clams on my behalf including representing me at any hearings before administrative agents or courts in the prosecuting of the clams; to employ and discharge medical personal, including physicians, psychiatrists, dentists, nurses, and therapists as my agent shall deem necessary for my physical, mental and emotional wellbeing, and to pay such individuals or any of them reasonable compensation.
- 29. Severability. If any power or authorization granted under this power of attorney be determined to be invalid or infected, that invalidity or infectiveness shall not affect in any way the validity given under any of the other powers, or authorization granted under this power of attorney.
- 30. <u>Indemnity</u>. I hereby bid myself to indemnify my agent and any successor who shall so act agents any and all clams, demands, losses, damages, actions and causes of actions, including expenses, cost and reasonable attorney's fees which my agent at any time may sustain or incur in connection with carrying out the authority granted to my agent in this power of attorney.
- 31. <u>Revocation</u>. This General Durable Power of Attorney may be voluntarily revoked by me by written instrument delivered by my agent. My legal guardian or conserver may also revoke this instrument by written instrument delivered to my agent. Any affidavit executed by my Agent stating that she or he does not have at the time or doing an act pursuant to this power of attorney, actual knowledge of the revocation or termination of this power of attorney, is, in the absence of fraud, conclusive proof of the no revocation or nonterminating of the power at that time.
- 32. <u>Substitute Agent.</u> If Brenda B. Taylor is unable to act as my Attorney and Agent due to death, incapacity or resignation, I appoint my sister, KATHY B. SEVERSON of Charlotte County, Florida, as my true and lawful Attorney and Agent. My substitute Agent shall have all of the powers herein enumerated as if named as the original Agent.

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I, Sandra G. Bean, have signed and delivered this General Durable Power of Attorney this ______ day of March, 2024, and, being first duly sworn, do hereby declare to the undersigned authority that I sign and execute this instrument as a General Durable Power of Attorney and that I sign it willingly, that I execute it as my free and voluntary act for the purposes therein expressed, and that I am over the age of 19 years, of sound mind, and under no constraint or undue influence.

Sandra G. Bean

Grantor

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Sandra G. Bean, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing instrument executed the same voluntarily this the __/____ day of March, 2024.

Notary Public

My Commission Expires: 3/2/2

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