

Prepared By:  
Francis J Craig  
127 Creden Place  
Alabaster AL 35007

 Initials

FRANCIS J. CRAIG  
DURABLE POWER OF ATTORNEY –BROAD POWERS

1. KNOW ALL PERSONS BY THESE PRESENTS; That I, FRANCIS J. CRAIG, residing at 127 Creden Place, Alabaster, Alabama, 35007 hereby make, constitute and appoint, my wife, Elizabeth A. Craig, as my true and lawful attorney, to act in, manage and conduct all of my affairs and, for that purpose, in my name, place and stead, to do and execute all or any of the following acts, deeds and things:
  - (a) To have and gain entry and access to my safety deposit box or vault at any time, to remove any or all contents thereof, to sign any papers or documents relating thereto; to deposit any papers, documents or securities in such safety deposit box or vault and to do with respect to any of the contents of said safety deposit box or vault as my said attorney may see fit;
  - (b) To sell, lease, exchange or dispose of any of my real estate and/or personal property to any person or persons, for any price, and upon such terms and conditions, for cash or on credit, as she may deem fit, and to execute any contracts, conveyances, or other instruments whatsoever, with full covenant of warranty;
  - (c) To demand, recover and receive, all and any sums of money, debts or effects, due, payable, coming or belonging to me;
  - (d) To borrow sums of money from time to time from any person, firm or corporation, including the borrowing of any sums from any insurance company, and to make and execute promissory notes, mortgages, pledges of insurance policies and any other transfers of security;
  - (e) To sign checks and otherwise withdraw funds from any bank accounts or other accounts, to endorse any checks, to deposit any checks or other sums in any bank account;
  - (f) To purchase goods, merchandise, stocks, bonds or other personal property, on my account and for such prices and in such amounts as she may deem proper;
  - (g) To settle and adjust all accounts and demands now subsisting or which may hereafter subsist between me and any person or persons as she may deem proper;
  - (h) To pay and discharge all debts and demands due or payable or which may hereafter become due and payable by me unto any persons, firms or corporations;

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FC Initials

- (i) To redeem or cause to be redeemed any bonds, including United States Government Bonds, belonging to me;
  - (j) To vote at the meetings of stockholders or other meetings of any corporation, to act as my attorney or proxy in respect of any stocks, shares or other instruments now or hereafter held by me therein, and for that purpose to execute any proxies or other instrument;
  - (k) To commence and prosecute any suit or action which she shall deem proper for the recovery, possession or enjoyment of any thing or matter which is or which may hereafter be due, payable or belonging to me; to defend any suit or action which may be brought against me or in which I may be interested as she shall deem proper;
  - (l) To sign, make, execute and file any Federal or State income tax returns, claims for refund and to defend me against any proposed additional taxes;
  - (m) To file claims for medical insurance and to obtain information from any insurance company with respect to any policy of health or medical insurance under which I am insured; to have access to my medical records and to obtain information of any type from any physician or other health care professional who may be treating me;
  - (n) To generally do and perform all matters and things, transact all business, make, execute and acknowledge all contracts, orders, deeds or other conveyances, mortgages, leases and to execute all other instruments of every kind which may be necessary or proper to effectuate all powers hereinabove specifically granted, or any other matter or thing appertaining or belonging to me, with same full powers, and to all intents and purposes, with the same validity as I could, if personally present; and hereby ratifying and confirming whatsoever my said attorney shall and may do, by virtue hereto.
2. The Power of Attorney shall remain in full force and effect and any party dealing with my said Attorney-in-Fact at any time shall be fully protected and is hereby discharged, released and indemnified from so doing in respect of any matter relating hereto unless such particular party shall have received prior notice in writing of the revocation of this power.
3. The powers herein granted to my said Attorney-in-Fact shall be exercisable by her at any time and from time to time.
4. THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY MY DISABILITY, INCOMPETENCY OR INCAPACITY AND MAY BE EXERCISED NOTWITHSTANDING ANY SUCH DISABILITY,

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INCOMPETENCY OR INCAPACITY AND NOTWITHSTANDING ANY UNCERTAINTY AS TO WHETHER I AM DEAD OR ALIVE.

- 5. If, Elizabeth A. Craig, shall die, resign, become incompetent or otherwise cease to serve as my Attorney-in-Fact hereunder, then I make, constitute and appoint my daughter, Schwann Monique Holiness, as her successor, with all of the powers, duties and authorities originally granted to my Attorney-in-Fact herein. I direct that no bond be required with respect to this appointment for either the Attorney-in-Fact or the successor Attorney-in-Fact.
- 6. If, at any time proceedings are commenced in any court to appoint a guardian, conservator or other fiduciary for me, then I nominate my wife, Elizabeth A. Craig, to serve as such fiduciary, and I direct that no bond be required with respect to this appointment. If, Elizabeth A. Craig, shall die, resign, become incompetent or otherwise cease to serve as such fiduciary, then I nominate my daughter, Schwann Monique Holiness to serve as such fiduciary, and I direct that no bond be required with respect to this appointment.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on the 11<sup>th</sup> day of March, 2025.

Francis J. Craig  
FRANCIS J. CRAIG

**ACKNOWLEDGMENT**

**STATE OF ALABAMA}**  
**COUNTY OF JEFFERSON}**

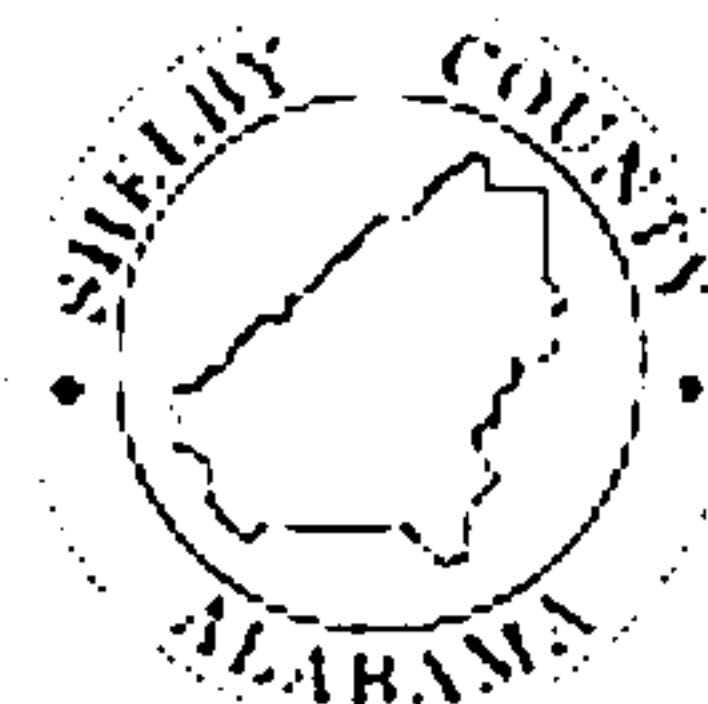
I, Cynthia Denise Smith, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Francis J. Craig, whose name is signed to the foregoing Power of Attorney and who is known to me, acknowledged before me on this day, that, being fully informed of the contents of the foregoing instrument, he signed the same voluntarily or directed that the document be signed in his conscious presence on the day the same bears date. Given under my hand and official seal on this the 11<sup>th</sup> day of March, 2025.

Cynthia Denise Smith  
Notary Public

My Commission Expires: 7/27/27

FRANCIS J. CRAIG  
Durable Power of Attorney

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Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
11/25/2025 11:38:27 AM  
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*Allie S. Beyl*