

## DURABLE POWER OF ATTORNEY

I, Joyce K. Kraft, domiciled in Shelby County, Alabama, do hereby constitute and appoint my son, William D. Kraft, as my attorney-in-fact. The person who is authorized to act hereunder is appointed for the purposes and with the powers hereinafter stated, and such person is hereinafter called "my agent."

**Revocation of Prior General Powers of Attorney.** I hereby revoke any prior general powers of attorney executed by me.

**Durable Power.** This power of attorney shall not be affected by my disability, incompetency, or incapacity.

**General Grant of Power.** I do hereby empower my agent, for me and in my name, stead, and behalf, 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, wherever the same may be situated and in whatsoever manner my agent may, in fact, consider advisable; to act generally and specifically as my attorney or agent in all matters in which I may now be, or hereafter become, interested or concerned; in my name and behalf to execute any instruments in writing; and to do all such acts and things as fully and effectually in all respects, and to all of the same intents and purposes, as I myself could do by my own hand, or in my own person, if present and acting.

**Uniform Power of Attorney Act.** Without in any manner intending to limit the general grant of power in the preceding paragraph, I do hereby specifically grant to my agent authority to do all acts that I could do pursuant to Section 26-1A-201(c) of the Code of Alabama (1975), as amended, or any other corresponding statute or similar provision of any applicable enactment of the Uniform Power of Attorney Act.

**Specifically Enumerated Powers.** In addition to the general powers hereinabove conferred, and without in any manner intending to limit the general powers hereinabove conferred (which shall not be abridged by any specific description), I do specifically empower my agent, from time to time, and as often as my agent may see fit, either in person or by means of an agent or agents (when specifically empowered to act by my agent), to do and perform any of the following specific acts:

1. **Sell Property.** To sell any and every kind of property that I may own now or in the future, whether real, personal, tangible, intangible, digital or mixed, including (without being limited to) contingent and expectant interests, marital rights, and any rights of survivorship incident to joint tenancy or tenancy by the entirety, upon such terms and conditions and security as my agent shall deem appropriate, and to grant options with respect to sales thereof.

2. **Buy Property.** To buy any and every kind of property, whether real, personal, tangible, intangible, digital or mixed, upon such terms and conditions as my agent shall deem appropriate; to obtain options with respect to such purchases; and to arrange for appropriate disposition, use, safekeeping, and/or insuring of any such property purchased by my agent.

3. **Receive Money Derived from Property.** To receive all rents, dividends, interest, proceeds of sale, distributions, and other moneys derived from any property or business of any kind now and hereafter belonging to me or that may accrue, or be owing, to me from any source or on any account.

4. **Enter into Obligations and Pay Personal and Property Expenses.** To obligate me, and to pay, for all costs and expenses that my agent may deem necessary for my health, maintenance, support, comfort, and general welfare, and for all improvements, repairs, insurance, taxes, commissions, fees, salaries, wages, and other expenses that my agent may deem necessary or desirable to be paid for the maintenance of my home and any other residential or vacation properties owned by me.

5. **Enter into Obligations and Pay Business Expenses.** To obligate me, and to pay, for all repairs, insurance, taxes, commissions, fees, salaries, wages, and other expenses that my agent may deem necessary or desirable to be paid in relation to any properties or businesses.

6. **Participate in Legal Proceedings.** To institute, supervise, prosecute, carry on and defend, intervene in, abandon, dismiss, appeal from, and compromise any and all legal, equitable, or administrative actions or proceedings involving me or any property or business in which I may have a direct or beneficial interest in any way, including, but not limited to, claims by or against me arising out of property damages or personal injuries suffered by or caused by me or under such circumstances that any loss resulting therefrom will or may fall on me, and otherwise to participate in any litigation involving me, my property, or any interest of mine, whether directly or indirectly.

7. **Compromise Claims.** To arbitrate, settle, and compromise any claims which I may have against other parties or which may arise against me, including claims respecting taxes of any character due, or claimed to be due, to any governmental authority.

8. **Give Receipts and Discharge Indebtedness.** To collect and receive and give receipts for any property, security for property, debts, settlements, or anything whatsoever owing to me (and for the purpose of receiving any Social Security benefits to which I may be entitled, my agent is hereby appointed my "Representative Payee"), and regardless of the individual or public or private entity involved, to satisfy and discharge, of record, any lien now or hereafter standing in my name or securing any obligation owing to me.

9. **Deposit Funds in Financial Institutions.** To deposit any funds to which I may be or become entitled to my credit or for my account in any bank, trust company, savings and loan association, credit union, brokerage firm, or other financial or thrift institution (hereinafter any of such organizations are referred to as a "Financial Institution") and to contract for any services rendered by any Financial Institution.

10. **Withdraw Funds on Deposit.** To withdraw funds deposited by me or by my agent for my account in any Financial Institution and to make appropriate arrangements for any such withdrawal by check signed by my agent in my name, or by any other appropriate means, all as my agent may deem fit.

11. **Make Investments.** To invest and reinvest all or any part of my property or interest of any kind in any property or interests (including undivided interests) in property, real, personal, intangible, or mixed, wherever located, including, without being limited to, commodities contracts of all kinds, securities of all kinds, bonds (including United States Government bonds redeemable at par in payment of United States estate taxes imposed at my death), debentures, notes (secured or unsecured), stocks of corporations regardless of class, interests in limited (or general) partnerships, real estate or any interest in real estate, whether or not productive at the time of

investment, interests in trusts, investment trusts, whether of the open and/or closed fund types, and participation in common, collective or pooled trust funds or annuity contracts, all without any such investment or reinvestment being limited in any respect by any statute or rule of law concerning investments by fiduciaries; to sell (including short sales) and terminate any investments whether made by me or my agent; and to establish, utilize, and terminate checking, savings, and money market accounts with any Financial Institution.

12. **Deal with Real and Tangible Personal Property.** With respect to real or tangible personal property (including but not limited to real or tangible property that I own or that I, or my agent for my account, may hereafter acquire or receive): to buy or sell the same or to lease or sublease to, or from, others upon such terms and conditions and for such lengths of time as my agent may deem advisable, even though the same may extend beyond my life; to eject, remove and relieve tenants or other persons from, and recover possession of, by all lawful means; to insure; to accept real or tangible personal property as a gift or as security for a loan; to collect, sue for, receive and give receipt for rents and profits and to conserve, invest or utilize any and all of such rents, profits and receipts for the purposes described herein; to do any act of management and conservation, to pay, to compromise, or to contest tax assessments and to apply for refunds in connection therewith; to hire assistance and labor; to subdivide, develop, dedicate to public use without consideration, and/or dedicate easements over; to maintain, protect, repair, preserve, insure, build upon, demolish, alter or improve all or any part thereof; to obtain or vacate plats and adjust boundaries; to adjust differences in valuation on exchange or partition by giving or receiving consideration; to release or partially release real or tangible personal property from a lien; and to insert on any exhibit to this instrument the descriptions of any real or tangible personal property in which I may now have or hereafter acquire an interest.

13. **Delegate Investment Discretion.** To delegate investment discretion with respect to any of my property and assets to a third party or parties; and, if my agent deems it appropriate or desirable, to pay such third party or parties for services.

14. **Incur Indebtedness.** To incur indebtedness in my name and execute any evidence thereof and give security therefor by way of pledge, mortgage or other form of hypothecation, including, without limitation, indebtedness incurred for any purpose upon any life insurance policies owned by me, except any policy on the life of my agent, and to grant a security interest in any such policies, in which case no insurance company shall be under any obligation whatsoever to determine the need for such loan or the application of the proceeds by my agent.

15. **Vote Securities and Represent My Interest in Property.** To vote at all meetings of the holders of any stock or securities of any incorporated or unincorporated company or association, and otherwise to act as my proxy or representative in respect of any shares of capital stock or indebtedness or other interest therein now held or which may hereafter be acquired by me therein or in respect to any general or limited partnership, joint venture, trust or estate in which I may have any beneficial interest.

16. **Represent My Interest in Any Business.** To engage in, continue, dispose of or terminate any business, including farming and timbering, as a partner (general or limited) or as a sole proprietor; to incorporate or join with others in incorporating any business, property or assets of mine; and to make changes from time to time, by organization, incorporation, sale, exchange, reorganization or dissolution of any character, in the style or form of the ownership or the conduct of any business or venture.

17. **Execute Proxies.** To execute proxies and to permit others to do so.

18. **Give Notice and Exercise Options.** To give any notices and exercise any options in my name.

19. **Employ Agents and Attorneys.** To employ other agents and attorneys, including attorneys at law, and pay them reasonable compensation.

20. **Endorse Securities or Other Legal Paper.** To endorse for transfer or redemption, in my name and on my behalf, any certificate of stock, promissory note, bond or other security or paper evidencing any interest in a corporation, association, partnership, joint venture, trust, mutual fund, regulated investment company, estate or other property.

21. **Take Action and Exercise Powers As Grantor or Beneficiary of Trust or Estate.** To take any action which I might take or exercise any power which I might have as a grantor or beneficiary of any trust or estate (including, without limitation, disclaiming any interest I may have in any trust or estate, and withdrawing any income and/or principal from any revocable trust created prior to or after the execution of this power), except as may be otherwise directed by the terms of any document governing any such trust or estate.

22. **Access Safekeeping.** To contract with any institutions for the maintenance of a safe deposit box or boxes in my name or in the name of my agent for my account; to have access to all safe deposit boxes, safes or other means of keeping safe, securities, documents or other property, for any purpose for which my agent may deem it desirable in order to exercise any power herein conferred on my agent, whether or not authority for access to any such means of safekeeping shall have been theretofore given by me (either alone or jointly with others) to my agent.

23. **Have Access to and Manage Digital Assets and Electronic Communication.** To exercise all powers that an absolute owner would have and any other powers appropriate to achieve the proper investment, management, and distribution of: (1) any kind of computing device of mine; (2) any kind of data storage device or medium of mine; (3) any electronically stored information of mine; (4) any user account of mine; and (5) any domain name of mine. My agent may obtain copies of any electronically stored information of mine from any person or entity that possesses, custodies, or controls that information. I hereby authorize any person or entity that possesses, custodies, or controls any electronically stored information of mine or that provides to me an electronic communication service or remote computing service, whether public or private, to divulge to my agent: (1) any electronically stored information of mine; (2) the contents of any communication that is in electronic storage by that service or that is carried or maintained on that service; (3) any record or other information pertaining to me with respect to that service. This authorization is to be construed to be my lawful consent under the Electronic Communications Privacy Act of 1986, as amended; the Computer Fraud and Abuse Act of 1986, as amended; and any other applicable federal or state data privacy law or criminal law. My agent may employ any consultants or agents to advise or assist my agent in decrypting any encrypted electronically stored information of mine or in bypassing, resetting, or recovering any password or other kind of authentication or authorization, and I hereby authorize my agent to take any of these actions to access: (1) any kind of computing device of mine; (2) any kind of data storage device or medium of mine; (3) any electronically stored information of mine; and (4) any user account of mine. The terms used in this paragraph are to be construed as broadly as possible, and the term "user account" includes without limitation an established relationship between a user and a computing device or between a user and a provider of Internet or other network access, electronic communication services, or remote computing services, whether public or private.

24. **Provide Representation in Tax Matters.** To represent me in all tax matters of every kind and description; to prepare, sign, and file federal, state, and/or local income, gift and other tax returns of all kinds, including joint returns, FICA returns, payroll tax returns, claims for refunds, requests for extensions of time, petitions to the United States Tax Court or other courts regarding tax matters, and any and all other tax related documents, including but not limited to consents and agreements under Section 2032A of the United States Internal Revenue Code of 1986, as amended (the "Code"), or any successor section thereto, and consents to split gifts, closing agreements and any power of attorney forms required by the Internal Revenue Service and/or any state and/or local taxing authority, all with respect to any tax period; to pay taxes due, collect and make such disposition of refunds as my agent shall deem appropriate; to post bonds, receive confidential information and contest deficiencies determined by the Internal Revenue Service and/or any state and/or local taxing authority for any tax period; to exercise any elections I may have under federal, state or local tax laws; generally to represent me or obtain professional representation for me in all tax matters and proceedings of all kinds and for all periods, before all officers of the Internal Revenue Service and state and local taxing authorities; and to engage, compensate and discharge attorneys, accountants and other tax and financial advisers and consultants to represent and/or assist me in connection with any and all tax matters involving or in any way related to me or any property in which I have or may have any interest or responsibility.

25. **Exercise Certain Ministerial Functions as a Fiduciary.** To do any act for me in my capacity as personal representative of any will or as trustee of any trust, or in any other fiduciary capacity, which is necessary or desirable in the ordinary course of administration of any such estate or trust, and which may involve no more than the discharge of any duty absolutely imposed on me in any fiduciary capacity which must be certainly performed, such as the collection or endorsement of checks or disbursement of funds, etc., but which does not involve the exercise of any discretionary authority, the performance or exercise of which may not be delegated by me to any other person.

26. **Exercise and Release Powers of Appointment and Execute Disclaimers of Property.** To exercise, or release, powers of appointment, in whole or in part, and to execute and deliver disclaimers of property or rights therein, in whole or in part, under Section 2518 of the Code and the Alabama Uniform Disclaimer of Property Interests Act as set forth in Section 43-8-290, et seq., of the Code of Alabama (1975), as amended, or any other corresponding statute.

27. **Handle My Mail, Deliveries, Documents, and Animals.** To open, read, respond to and redirect my mail and other deliveries; to represent me before the U.S. Postal Service and any delivery service in all matters relating to mail service; to establish, cancel, continue or initiate my membership in organizations and associations of all kinds; to take and give or deny custody of all of my important documents, including but not limited to my will, codicils, trust agreements, deeds, leases, life insurance policies, contracts and securities and to disclose or refuse to disclose such documents; to obtain and release or deny information or records of all kinds relating to me, any interest of mine, or any person for whom I am responsible; to house or provide for housing, support and maintenance of any animals or other living creatures that I may own and to contract for and pay the expenses of their proper veterinary care and treatment; and if the care and maintenance of such animals or other living creatures shall become unreasonably expensive or burdensome in my agent's opinion, to irrevocably transfer such animals to some person or persons, or organization or organizations, willing to care for and maintain them.

28. **Handle My Living Accommodations.** To do all acts necessary for maintaining my customary standard of living, to provide living quarters for me by purchase, lease or other

arrangement, or by payment of the operating costs of my existing living quarters, including interest, amortization payments, repairs and taxes; to provide nurses and sitters and normal domestic help for the operation of my household; to provide clothing, transportation, medicine, food and incidentals, and if necessary to make all necessary arrangements, contractual or otherwise, for me at any hospital, hospice, nursing home, convalescent home or similar establishment; if, in the judgment of my agent, I will never be able to return to my living quarters from a hospital, hospice, nursing home, convalescent home or similar establishment, to lease, sublease or assign my interest as lessee in any lease or protect or sell or otherwise dispose of my living quarters (investing the proceeds thereof as my agent deems appropriate) for such price and upon such terms, conditions and security, if any, as my agent shall deem appropriate; and to store and safeguard or sell for such price and upon such terms, conditions and security, if any, as my agent shall deem appropriate, or otherwise dispose of any items of tangible personal property remaining in my living quarters which my agent believes I will never need again (and pay all costs thereof).

29. **Release of Health Care Information.** This power of attorney authorizes my agent to make various property-related decisions on my behalf, some of which may involve making a determination relating to my health or the use of certain health care information. Accordingly, I hereby authorize all hospitals, physicians, other health care providers, skilled nursing facilities, assisted living facilities, and other health care facilities from which I have received health care services to release all information about me in their possession, including all medical records, diagnosis and treatment information, all billing records, and all information regarding collections from third parties to my agent named in this instrument for the purpose of exercising the authority contained in this Durable Power of Attorney. The authorization contained in this paragraph shall terminate upon the earlier of my death or the revocation of this instrument. I understand that (i) the information referred to in this paragraph is protected under federal law, (ii) I may refuse to sign this instrument which contains the above authorization, (iii) I have the right to revoke this authorization in writing, (iv) any revocation will be effective only to the extent that action has not been taken in reliance of my prior authorization, (v) by signing this instrument, I recognize that the protected health information used or disclosed pursuant to this authorization may be subject to re-disclosure by the recipient of this disclosure and may no longer be protected under federal law, (vi) treatment or payment will not be based on my signing this authorization, and (vii) I have retained a copy of this authorization.

30. **Nominate Fiduciaries.** To nominate and/or petition for the appointment of my agent or any person my agent deems appropriate as primary, successor or alternate guardian, guardian ad litem or conservator or to any fiduciary office (all of such offices of guardian, et al., being hereinafter referred to as "Personal Representative") representing me or any interest of mine or any person for whom I may have a right or duty to nominate or petition for such appointment; to grant to any such Personal Representative all of the powers under applicable law that I am permitted to grant; and to waive any bond requirements for such Personal Representative that I am permitted by law to waive.

31. **Deal with Life Insurance Policies.** To make any decisions pertaining to any life insurance policies I own, including, without limitation, changing the owner or the beneficiary thereof, borrowing against the value of such policies, and converting or surrendering such policies; provided, however, that my agent shall have no power or authority whatsoever with respect to any interest I may own in any policy of insurance on the life of my agent.

32. **Pay Existing Charitable Commitments.** To pay all pledges, subscriptions or other commitments, oral or written, which my agent shall deem shall have been made by me

(whether before or after execution hereof) to, or for the benefit of, any church or other religious organization, any educational organization, any community chest fund or foundation or united appeal in which any such organization shall participate, any hospital and any other eleemosynary institution, whether or not the same shall be exempt under Section 501(c)(3) of the Code.

33. **Execute Legal Instruments.** For the purpose of exercising the aforesaid powers, or any of them, to execute, guarantee, endorse and deliver in my behalf all checks, notes, contracts, transfers, assignments, leases, releases, deeds, mortgages, powers of attorney and appointments of agents, and other legal instruments in writing, whether with or without covenants of warranty, and whether with or without seal, of whatsoever nature my agent may deem advisable.

34. **Carry Out and Enforce Powers Granted Herein.** In connection with the exercise of the powers herein described, my agent is fully authorized and empowered to perform any acts and things and to execute and deliver any documents, instruments, and papers necessary, appropriate, incident or convenient to such exercise or exercises.

35. **Delegate to a Third Person Any of the Powers Granted Herein.** To delegate any or all of the powers I have granted herein to my agent to a third person, upon such terms and conditions and for such duration as my agent may deem appropriate from time to time, regardless of whether such powers constitute ministerial or discretionary powers, so that any third party selected by my agent shall be authorized to act as "my agent" hereunder just as if I had originally appointed such third person therein to perform the powers granted to such third person by my agent, such delegation to be done by a written instrument executed by my agent that shall be attached as an exhibit to this durable power of attorney.

**Health Care Powers.** In addition to the above powers, which are immediately effective, I specifically grant that, if in the opinion of my attending physician I am no longer able to give directions to health care providers, my agent shall have the power to make the following health care decisions on my behalf:

- a. to authorize my admission to a medical, nursing, residential, or similar facility and to enter into agreements for my care at my expense;
- b. to hire physicians, nurses, or other health care professionals;
- c. to hire home health aides or other home health care services;
- d. to authorize medical, surgical, and other health care procedures;
- e. to authorize the administration of pain relieving drugs or other medical or surgical procedures calculated to relieve my pain even though their use may lead to permanent physical damage or addiction or even hasten the moment of (but not intentionally cause) my death and to authorize unconventional pain relief therapies which my agent believes may be helpful to me;
- f. to withhold consent to any medical care or treatment (including medical and surgical procedures);
- g. to revoke or change any consent previously given or implied by law for any medical care or treatment (including medical and surgical procedures);

h. To arrange for my removal from any medical or nursing facility; and

i. To grant, in conjunction with any authorization given hereunder, releases to hospital staff, physicians, nurses, and other medical and hospital administration personnel who act in reliance on a decision made by my agent or who render written opinions to my agent in connection with any matter described herein from all liability for damages suffered or to be suffered by me; and to sign documents purporting to be a "Refusal to Permit Treatment" and "Leaving Hospital Against Medical Advice," as well as any necessary waivers of or releases from liability required by any hospital or physician to implement what my agent believes are my wishes regarding medical treatment or non-treatment;

In making any health care decisions under this paragraph, my agent should (i) consider whether the treatment will relieve suffering or improve my prognosis, and should also consider the intrusiveness of the treatment, the risks and side effects it involves, and whether it will extend my life and, if so, what quality of life or enjoyment of life I will be able to have thereafter; (ii) follow any instructions, oral or written, which I may give to my agent after the execution of this instrument while I am competent; and (iii) look to the statement of my wishes as documented in any Advance Directive for Health Care of mine which is then effective.

**Compensation and Reimbursement of Expenses.** My agent shall serve without compensation except in the event of extraordinary services; however, my agent shall be entitled to reimbursement of expenses reasonably incurred on my behalf while serving hereunder.

**Death.** My death shall not revoke or terminate this agency as to my agent or any other person who, without actual knowledge of my death, acts in good faith under this power of attorney. Any action so taken, unless otherwise invalid or unenforceable, shall be binding upon me and my heirs, devisees, and personal representatives.

**Incapacity of Attorney-in-Fact.** The incapacity of an individual to serve as an attorney-in-fact hereunder shall be determined by the attending physician of such individual, and a determination of incapacity shall be evidenced by a written statement from such attending physician indicating that such individual does not have the mental or physical capacity to serve as an attorney-in-fact hereunder.

**Amendment and Revocation.** This instrument may be amended or revoked by me, and my agent may be removed by me, at any time by the execution by me of a written instrument of revocation, amendment, or removal delivered to my agent. If this instrument has been recorded in the public records, then the instrument of revocation, amendment, or removal shall be filed or recorded in the same public records. My agent may resign by the execution of a written resignation delivered to me or, if I am mentally incapacitated, by delivery to any person with whom I am residing or who has the care and custody of me.

**Unenforceable Provisions.** If any part of any provision of this instrument shall be invalid or unenforceable under applicable law, such part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provision or the remaining provisions of this instrument.

**Governing Law.** This instrument shall be governed by the laws of the State of Alabama in all respects, including its validity, construction, interpretation, and termination, and to the extent permitted by law shall be applicable to all property of mine, real, personal, intangible, or mixed,

wherever and in whatever state of the United States or foreign country the situs of such property is at any time located, and whether such property is now owned by me or hereafter acquired by me or for me by my agent.

**Headings.** The headings describing the powers granted herein are for illustrative purposes only and are in no way meant to limit or otherwise circumscribe the powers set forth herein.

**Counterparts.** This instrument may be executed in multiple counterpart originals, and all such counterpart originals shall have equal force and effect. In addition, my agent is authorized to make photocopies of this instrument as frequently and in such quantity as my agent shall deem appropriate. All photocopies shall have the same force and effect as any original.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 20th day of August, 2025.

*Joyce K. Kraft*  
\_\_\_\_\_  
Joyce K. Kraft

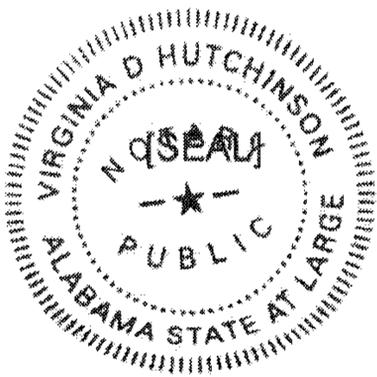
STATE OF ALABAMA        )  
JEFFERSON COUNTY        )

I, a Notary Public in and for said County and State, hereby certify that Joyce K. Kraft, whose name is signed to the foregoing Durable Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of said Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 20th day of August, 2025.

*Virginia D. Hunt*  
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Notary Public

My Commission Expires: 01/30/2029



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
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*Allie S. Bayl*