

DURABLE POWER OF ATTORNEY OF ALICE FAYE RIDGE

I, **ALICE FAYE RIDGE** having a mailing address of 1603 SW Saint James Court, Lake City, Florida 32025, referred to herein as **PRINCIPAL**, designate my sister, **SHIRLEY GIEBEIG**, having a mailing address of 1571 SW Saint James Court, Lake City, Florida 32025, to be my attorney-in-fact and agent (hereinafter called **AGENT**). Except as otherwise provided in the Florida Power of Attorney Act (Fla. Stat. Ch. 709), my agent may exercise these powers independently and without the approval of any Court. My agent, however, shall exercise all powers in a fiduciary capacity in good faith, as prudent persons would, using reasonable care, skill, and caution.

1. Grant of Power. I hereby grant to my agent the full power and authority to exercise or perform any act, power, duty, right or obligation whatsoever that I now have or may hereafter acquire. I hereby ratify and confirm that my agent shall lawfully have, by virtue of this durable power of attorney, the powers herein granted, and any powers reasonably necessary to give effect to the powers herein granted, in accordance with the Florida Power of Attorney Act:

a. To forgive, request, demand, sue for, recover, collect, receive, hold 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, pensions, profit sharing, retirement, social security, insurance and other contractual benefits and proceeds, all intangible and tangible property and property rights, and demands whatsoever, liquidated or unliquidated, now or hereafter owned by me, or due, owing, payable or belonging to me or in which I have or may hereafter acquire an interest.

b. To have, use, and take all lawful means and equitable and legal remedies and proceedings in my name for the collection and recovery of any property now or hereafter owned by me, 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, or other sufficient discharges for the same.

c. To acquire, purchase, invest, reinvest, exchange, grant options to sell, and sell and convey personal property, tangible or intangible, or interests therein, for such price and on such terms and conditions as my agent shall deem proper including, without limitation, stocks, bonds, warrants, debentures, commodities, precious metals, futures, currencies, and in domestic and foreign markets or investment funds, including common trust funds.

d. To execute stock powers or similar documents and to delegate to a transfer agent or similar person the authority to register any stocks, bonds, or other securities either into or out of my name or nominee name.

e. To redeem bonds issued by the United States Government or any of its agencies or any other bonds; and to purchase bonds issued by the United States Government that can be redeemed at par in payment of federal estate taxes.

f. To acquire, purchase, exchange, grant options to sell, and sell and convey any and all of my real estate, lands, tenements, leases, leaseholds or other property partaking of the nature of real estate or any part or parcel thereof, which I now own or may hereafter acquire, or interests therein, including my homestead real property, at public or private sale, for such price and on such terms and conditions as my agent shall deem proper; to execute any and all documents necessary to effectuate same including, but not limited to, contracts, deeds, affidavits, bills of sale, assignments and closing statements; provided, however, that if I am married, my agent may not convey or dispose of my homestead property without joinder of my spouse or my spouse guardian. Joinder by my spouse may be accomplished by the exercise of authority in a durable power of attorney executed by my joining spouse, and either my spouse or I may appoint the other as attorney-in-fact and agent.

g. To maintain, repair, improve, invest, manage, partition, insure, rent, lease, encumber, and in any manner deal with any real or personal property, tangible or intangible, or any interest therein, that I now own or may hereafter acquire, in my name and for my benefit, upon such terms and conditions as my agent shall deem proper; and to execute, acknowledge and deliver all instruments necessary to effectuate the foregoing.

h. To conduct banking transactions as provided in section 709.2208(1), Florida Statutes; to execute or release such deeds of trust or other security agreements as may be necessary or proper in the exercise of the rights and powers granted herein or as may be incorporated by reference to section 709.2208(1).

i. To conduct investment transactions as provided in section 709.2208(2), Florida Statutes; to buy, sell and exchange commodity futures contracts and call and put options on stocks and stock indexes.

j. To apply for a Certificate of Title upon, and endorse and transfer title thereto for, any automobile, truck, pickup, van, motorcycle or other motor vehicle, and to represent in such transfer assignment that the title to said motor vehicle is free and clear of all liens and encumbrances except those specifically set forth in such transfer assignment.

k. To conduct or participate in any lawful business of whatever nature for me and in my name; execute partnership agreements and amendments thereto; incorporate, reorganize, merge, consolidate, recapitalize, sell, liquidate or dissolve any business; enter into voting trusts and other agreements or subscriptions; elect or employ officers, directors and co-agents; carry out the provisions of any agreement for the sale of any business interest or stock therein; and exercise voting rights with respect to stock, either in person or by proxy, and exercise stock options.

l. To make gifts to charitable organizations or to or in trust for my spouse or any descendant of mine in connection with estate, gift, generation-skipping transfer, income or other tax planning for me or to qualify me for any government assistance program, provided that no gift may be made to my agent or to discharge my agent's legal obligations.

m. To consent to any gift, including gifts in excess of the federal gift tax annual exclusion if in furtherance of my estate plan, and to utilize any gift-splitting provision or tax election; and to pay gift taxes, but only if in furtherance of my estate plan or of my desire to minimize taxes.

n. To create an inter vivos trust on my behalf; to amend, modify, revoke or terminate an inter vivos trust created by me, if such trust provides for such action on behalf of my co-agents.

o. To transfer any or all assets of mine to any revocable trust created by me or by my co-agents on my behalf as to which trust I am, during my lifetime, a primary income or principal beneficiary.

p. To withdraw from any trust, whether revocable or irrevocable, in which I have a current beneficial interest, such amounts of the principal or accrued or collected but undistributed income of such trusts as I would be permitted to receive or withdraw, pursuant to any right of receipt or withdrawal contained in such trusts.

q. To make, execute and file any and all declarations, joint or separate returns, waivers, consents, claims and other instruments or forms (including, without limitation, IRS Form 2848 Power of Attorney and Petition of Appeal to the United States Tax Court) relating to federal, state, municipal and other taxes or assessments, including income, transfer, property, excise and other taxes of whatever nature and whether imposed or required by any domestic or by any foreign authority, and in connection with any such taxes or assessments due or claimed or believed to be due from me or in respect of any property or rights which I may own or in which I may have any interest.

r. To represent me before any office of the Internal Revenue Service, state agency, or any other governmental or municipal body or authority of whatever nature, domestic or foreign, and to conduct and transact any case, claim or matter whatsoever in connection therewith; to receive confidential information regarding tax matters for all periods, whether before or after the execution of this instrument; and to make tax elections.

s. To have access at any time or times to any safe deposit box rented by me, wheresoever located, and to remove all or any part of the contents thereof, and to surrender or relinquish said safe deposit box, and any institution in which any such safe deposit box may be located shall not incur any liability to me or my estate as a result of permitting my co-agents to exercise this power.

t. To exercise any statutory rights or elections, including, but not limited to, any rights or elections in any probate or similar proceeding to which I am or may become entitled; to renounce or disclaim any interest otherwise passing to me by testate or intestate succession or by inter vivos transfer; to create, change or revoke on my behalf any rights of survivorship in any property in which I may have an interest or any power of appointment held by me or granted to me; to create change or revoke beneficiary designations; and to waive my right to be a beneficiary of a joint and survivor annuity.

u. To employ as investment counsel, custodians, brokers, accountants, appraisers, attorneys at law or other agents, such persons, firms or organizations, including my said agent and any firm of which my said agent may be a member or employee, as deemed necessary or desirable; to pay such persons, firms or organizations such compensation as is deemed reasonable; and to determine whether or not to act upon the advice of any such agent without liability for acting or failing to act thereon.

2. Interpretation and Governing Law. This instrument is to be construed and interpreted as a durable power of attorney in accordance with the Florida Power of Attorney Act or any successor provision of law. The enumeration of specific powers herein also implies the grant of any and all powers necessary to exercise the authority granted herein, and to that end this document shall be interpreted as broadly as possible. This instrument is executed and delivered in the State of Florida, and the laws of the State of Florida shall govern all questions as to the validity of this power and the construction of its provisions. However, it is my intention that this power of attorney shall be exercisable in any other state or jurisdiction where I may have any property or interests in property.

3. Third-Party Reliance. Third parties may rely upon the representations 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 shall incur any liability to me or to my estate, beneficiaries, or joint owners as a result of permitting my agent to exercise any power prior to receipt of written notice of revocation, suspension, notice of a petition to determine incapacity, partial or complete termination, or my death. Any third party may rely on a duly executed counterpart of this instrument, or a copy certified by my agent to be a true copy of the original hereof, or a photocopy or electronic transmission of a copy of the original, as fully and completely as if such third party had received the original of this instrument.

4. Disability of Principal. **THIS DURABLE POWER OF ATTORNEY IS NOT TERMINATED BY SUBSEQUENT INCAPACITY OF THE PRINCIPAL EXCEPT AS PROVIDED IN CHAPTER 709, FLORIDA STATUTES, OR ANY SUCCESSOR PROVISION OF LAW.**

IN WITNESS WHEREOF, I have hereunto set my hand and seal the 8th day of October, 2014.

Alice Faye Ridge
ALICE FAYE RIDGE

SEALED AND DELIVERED

Lonnie T. Haltiwanger
Witness

Print Name: Lonnie T Haltiwanger

Samantha L. Robinson
Witness

Print Name: Samantha L. Robinson

STATE OF FLORIDA
COUNTY OF COLUMBIA

The foregoing Durable Power of Attorney was acknowledged before me this 8th day of October, 2014, by **ALICE FAYE RIDGE**, who is personally known to me or who has produced FLA Driver's License as identification.

Charlene E. Liz
Notary Public State of Florida

