

AFFIDAVIT

BE IT ACKNOWLEDGED, THAT I, [REDACTED]

[REDACTED] deponent, being of legal age, do hereby depose and say under oath as follows:

This regards telephone calls that I made to Morgan Keegan Broker Karen Lynn Gallaher about what to do about the losses in my Morgan Keegan IRA account monthly statements in 2007. Each month from July 2007 through October 2007, upon receipt of my account statement, I would telephone Karen Lynn Gallaher, or the person who answered her phone, to advise me if I should sell.

On August 13, 2007 I was told by Karen Lynn Gallager to "hold" rather than to sell the funds. Each month through October 2007 Karen Lynn Gallaher continued to recommend on the phone for me to "hold" and that "Kelsoe assures that the funds are safe".

And I affirm that I believe that the foregoing statement to be true. Witness my and under the penalties of perjury this 10th day of February, 2010.

[REDACTED]

Further saith [REDACTED] that she has discussed this affidavit with [REDACTED] over the telephone where he is currently in Egypt, and he approved it exactly as written.

[REDACTED]

STATE OF Alabama
COUNTY OF [REDACTED]

On 2/12/2010 before me, [REDACTED], personally appeared or personally known to me or proved to me on the basis of satisfactory evidence that by her signature she executed this instrument. Witness my hand and official seal.

Notary Signature Balivica Keaton Colburn

MY COMMISSION EXPIRES JULY 6, 2013

DURABLE POWER OF ATTORNEY

TO ALL PERSONS, be it known that I, [REDACTED] of [REDACTED] [REDACTED] the undersigned Grantor, do hereby make and grant a general power of attorney to my wife [REDACTED], and thereupon constitute and appoint said individual as my attorney-in-fact.

My attorney-in-fact shall act in my name, place and stead in any way which I myself could do, if I were personally present, with respect to the following matters, to the extent that I am permitted by law to act through an agent:

- A. Real estate transactions
- B. Chattel and goods transactions
- C. Bond, share and commodity transactions
- D. Banking Transactions
- E. Business operating transactions
- F. Insurance transactions
- G. Estate transactions
- H. Claims and litigation
- I. Personal relationships and affairs
- J. Retirement and military benefits
- K. Records, reports and statements
- L. All other matters

This power of attorney shall not be affected by the subsequent disability or incompetence of the grantor. The attorney-in-fact has full and unqualified authority to delegate any or all of the foregoing powers to any person or persons he shall select.

My attorney-in-fact hereby accepts this appointment subject to its terms and agrees to act and perform in the fiduciary capacity consistent with my best interests as he in his best discretion deems advisable, and I affirm and ratify all acts so undertaken.

To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy of facsimile of this instrument may act hereunder, and that revocation or termination hereof shall be ineffective as to such third party unless and until actual notice or knowledge of such revocation or termination shall have been received by such third party, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied on the provisions of this instrument.

Signed this 24th day of December, 2009.

Signed in the presence of:

[Redacted]

[Redacted]

[Redacted]

[Redacted]

State of Alabama

County of [Redacted]

On Dec. 24, 2009
appeared [Redacted]

Personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that her signature was executed on the instrument.

Witness my hand and official seal.

Melissa Powell

Notary signature

MELISSA POWELL
MY COMMISSION EXPIRES APRIL 3, 2013

