

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I Rhonda S. Underwood, a married woman, do hereby nominate, constitute and appoint my husband Arthur Lee Underwood a resident of Jefferson County, Alabama as my true and lawful Attorney in Fact with full authority to do and perform each and every act and thing whatsoever requisite and necessary to be done in my name place and stead in connection with the purchase of the residence located at 1420 East Whirlaway in Helena, Shelby County, Alabama, including but not limited to executing a promissory note, mortgage, and any and all other loan documents required to be executed in connection therewith by City Federal Savings Bank of Somerset, New Jersey, and I hereby ratify and confirm all that Arthur Lee Underwood, my said Attorney in Fact shall do or cause to be done by virtue hereof.

This Power of attorney shall not be affected by my disability, incompetency, or incapacity, but shall be deemed to be durable in accordance with Act No. 81-98 of the Legislature of Alabama, adopted at the 1981 Regular Session and approved March 4, 1981.

The property subject of this Durable Power of Attorney is described on Exhibit "A" IN WITNESS WHEREOF, I have hereunto set my hand and seal this 31st day of October, 1986.

Rhonda S. Underwood
Rhonda S. Underwood

STATE OF ALABAMA
JEFFERSON COUNTY

I the undersigned a Notary Public in and for said County in said State, hereby certify that Rhonda S. Underwood, 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 official seal the 31st day of October, 1986.

[Signature]
Notary Public
Commission Expires 11-28-88

EXHIBIT 'A'

LOT 11, ACCORDING TO THE FOURTH ADDITION TO DEARING DOWNS AS RECORDED IN MAP BOOK 9, PAGE 179, AS RECORDED ON THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA.

BOOK 99 PAGE 282

STATE OF ALABAMA SHELBY CO.
I CERTIFY THIS INSTRUMENT WAS FILED
1986 NOV -7 PM 1:43
[Signature]
JUDGE OF PROBATE

STATE OF ALABAMA SHELBY CO.
I CERTIFY THIS INSTRUMENT WAS FILED
1986 NOV -7 PM 1:43
[Signature]
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RECORDING FEES	
Recording Fee	\$ 2.50
Index Fee	1.00
TOTAL	\$ 3.50

Jeanie Waite