

DURABLE POWER OF ATTORNEYSTATE OF ~~MISSISSIPPI~~ GEORGIA~~JEFFERSON~~ COUNTY

I, Darleen J. Schmidt, the undersigned,
do hereby constitute and appoint Gregory A. Schmidt my true
and lawful attorney, for me and in my name, place and stead to do and perform
the following acts:

(1) To do any and all acts necessary to purchase, enter
upon and take possession of the following described real property located
Shelby
in ~~Jefferson~~ County, Alabama, to-wit: 960 County Road 39 Chelsea, Alabama
35043

Legal description attached.

(2) To execute any and all documents necessary to complete
a mortgage loan on the said real property, as required by the lender,
Crestar Mortgage Corporation, including but not limited to Settlement
Statements, Truth-in-Lending Disclosure Statements, Note, Mortgage, and
any and all other documents so required, to close the said loan and to encumber
the said property with a valid ~~first~~ ^{second} mortgage, in the amount of \$ 31,763.00

(3) Without in any wise limiting the foregoing, generally
to do, execute and perform any other act, deed, matter or thing whatsoever
that ought to be done, executed or performed in connection with the closing
of the purchase and mortgage of the said real property, as fully and completely
as I could do if personally present.

IT IS UNDERSTOOD AND AGREED THAT THIS POWER OF ATTORNEY
SHALL NOT BE AFFECTED BY DISABILITY, INCOMPETENCY, OR INCAPACITY OF THE
UNDERSIGNED,

And I, the said Darleen J. Schmidt, do
hereby ratify and confirm all that my said attorney shall do or cause to
be done in and about the premises by virtue of this power of attorney.

Lamar Ham

IN WITNESS WHEREOF, I have hereunto set my hand and seal
on this the day of May, 1989.

Darleen J. Schmidt
Darleen J. Schmidt

WITNESSES:

James H. [Signature]

Leis M. Howell

STATE OF XXXXXX GEORGIA

XXXXXXXXXX COUNTY

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

Leis M. Howell
Notary Public
Notary Public, Georgia, State At Large
My Commission Expires July 7, 1989

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EXHIBIT "A"

Part of the West 1/2 of the SW 1/4 of Section 34, Township 19 South, Range 1 West, Shelby County, Alabama, being more particularly described as follows:
Begin at the SW corner of the NW 1/4 of the SW 1/4 of Section 34, Township 19 South, Range 1 West; thence run East along the South line of said 1/4 1/4 Section for a distance of 350.00 feet; thence turn an angle of 45 deg. 17 min. to the right and run a distance of 194.60 feet to the West right of way line of a paved County Road; thence turn an angle of 117 deg. 02 min. to the left and run along said right of way a distance of 54.16 feet; thence turn an angle of 6 deg. 23 min. to the left and run along said right of way a distance of 94.90 feet; thence turn an angle of 11 deg. 30 min. to the left and run along said right of way a distance of 83.30 feet; thence turn an angle of 8 deg. 27 min. to the left and run along said right of way a distance of 62.65 feet; thence turn an angle of 5 deg. 51 min. to the left and run along said right of way a distance of 89.30 feet; thence turn an angle of 00 deg. 55 min. to the right and run along said right of way a distance of 120.01 feet; thence turn an angle of 76 deg. 59 min. to the left and run a distance of 460.28 feet to the West line of the NW 1/4 of the SW 1/4; thence turn an angle of 88 deg. 59 min. to the left and run South along said 1/4 1/4 line a distance of 355.01 feet to the point of beginning; being situated in Shelby County, Alabama.

1. Deed Tax	\$	_____
2. Mtg. Tax		_____
3. Recording Fee		<u>750</u>
4. Indexing Fee		<u>200</u>
TOTAL		<u>950</u>

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NOTED & FILED
I CERTIFY THIS
INSTRUMENT WAS FILED

89 JUN 12 AM 10:50

John W. Jones
JUDGE OF PROBATE