

2252

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Danny R. St. Vgine, a legal resident of the State of Alabama, United States of America, have made, constituted and appointed, and by these presents do make, constitute and appoint Beverly S. St. Vgine, who resides in Shelby County, State of Alabama, my true and lawful attorney to act in, manage, and conduct all my estate and all my affairs, and for that purpose for me and in my name, place and stead, and for my use and benefit, and as my act and deed, to do and to execute, or to concur with persons jointly interested with myself therein in the doing or executing of, all or any of the following acts, deeds, and executing of, all or any of the following acts, deeds, and things, that is to say that these presents are intended to constitute a Durable Power of Attorney:

1. To buy, receive, lease, accept, or otherwise acquire; to sell, convey, mortgage, hypothecate, pledge, quit claim, or otherwise encumber or dispose of; or to contract or agree for the acquisition, disposal or incumbrance of; any property whatsoever and wheresoever situated, be it real, personal or mixed, or any custody, possession, interest or right therein or pertaining thereto, upon such terms as my attorney shall think proper;

2. I specifically authorize and grant to my said attorney-in-fact full power and authority to do, take, and perform all and every act and everything whatsoever requisite, proper or necessary to be done in the conventional refinance of the property located at 541 Olde Towne Lane, Alabaster, Alabama 35007, hereinafter described, as fully to all intents and purposes as I might or could do if personally present, with full power to execute and sign my name to a mortgage with a principal balance of \$93,000.00 at a rate of 9.5%-fixed in equal installments of \$782.00 for a period of three hundred sixty (360) months on said property to Troy & Nichols, Inc., its successors and/or assigns as their interest may appear and with full power of substitution or revocation, hereby ratifying and confirming all that my attorney-in-fact, or his substitute, shall lawfully do or cause to be done

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James Holliman

by virtue of this Power of Attorney and the rights and powers herein granted as to the following described property:

Lot 18, according to the Survey of Olde Towne Forest, First Addition, as recorded in Map Book 9, Page 170, in the Probate Office of Shelby County, Alabama.

3. To take, hold, possess, invest, lease or let, otherwise manage any or all of my real, personal or mixed property, or any interest therein or pertaining thereto; to eject, remove, or relieve tenants or other persons from, and recover possession of, such property by all lawful store, transport, repair, rebuild, modify, or improve the same or any part thereof;

4. To make, do, and transact all and every kind of business of whatever kind or nature, including the receipt, recovery, collection, payment, compromise, settlement, and adjustment or all accounts, legacies, bequests, interests, dividends, annuities, claims, demands, debts, taxes, and obligations, which may now or hereafter be due, owing or payable by me or to me;

5. To make, endorse, accept, receive, sign, seal, execute, acknowledge, and deliver deeds, assignments, agreements, certificates, hypothecations, checks, notes, bonds, vouchers, receipts, releases, and such other instruments in writing of whatever kind and nature, as may be necessary, convenient, or proper in the premises;

6. To make deposits or investments in, or withdrawals from, any account, holding, or interest which I may now or hereafter have, or be entitled to, in any banking, trust, or investment institution, including postal savings depository institutions, credit unions, savings and loan associations, and similar institutions; to exercise any right, option or privilege pertaining thereto; and to open or establish accounts, holdings, or interests of whatever kind or nature, with any such institutions in my name or in my said attorney's name or in both our names jointly, either with or without the right of survivorship.

7. To institute, prosecute or defend, compromise, arbitrate, and arbitrate and dispose of legal, equitable, or administrative hearings, actions, suits, attachments, arrests, distresses or other proceedings, or otherwise engage in litigation in connection with the premises;

8. To act as my attorney or proxy in respect to any stocks, shares, bonds, or other investments, rights, or interests, I may now or hereafter hold;

9. To engage and dismiss agents, counsel, and employees, and to appoint and remove at pleasure any substitute for, or agent of, my said attorney, in respect to all or any of the matters or things herein mentioned, and upon such terms as my attorney shall think fit;

10. To execute vouchers in my behalf for any and all allowances, and reimbursements from whomsoever;

11. To prepare, execute, and file income and other tax returns, and other governmental reports, declarations, applications, requests and documents;

12. To take possession and order the removal and shipment of any of my property susceptible to movement to wherever and whenever my attorney shall deem necessary;

13. To act as my attorney-in-fact or proxy in respect to any policy of insurance on my life and in the aforesaid capacity to exercise any right, privilege, or option which I may have thereunder or pertaining thereto;

14. To endorse and cash U. S. Savings Bonds, Notes and other obligations.

GIVING AND GRANTING unto said attorney full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in aid and exemplification of the full, complete, and general and durable power herein granted, and not in limitation or definition thereof; and hereby ratifying all

that my said attorney shall lawfully do or cause to be done by virtue of these presents. This instrument is to be construed and interpreted as a Durable and General Power of Attorney. The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it, limit or restrict, and is not construed or interpreted as limiting or restricting, the general powers herein granted to my said attorney-in-fact. This Durable Power of Attorney shall not be affected by the disability, incompetency or incapacity of the principal.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal and personal representative, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been actually received by my attorney.

IN WITNESS WHEREOF, as principal, I have signed this Durable Power of Attorney at Fernandino Beach, Florida this the 24th day of July, 1991, and I have directed that photographic copies of this Power be made which shall have the same force and effect as an original.

Danny R. St. Vigne
DANNY R. ST. VIGNE

STATE OF FLORIDA)

NASSAU COUNTY)

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that Danny R. St. Vigne, 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 the Durable Power of Attorney, he executed the same voluntarily on the date the same bears date.

Given under my hand and seal on this the 24th day of July, 1991.

Cynthia L. Taylor
NOTARY PUBLIC

My commission expires: _____

CYNTHIA L. TAYLOR, NOTARY PUBLIC
THE STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES 4-03-92

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

91 AUG -1 PM 1:32

JUDGE OF PROBATE

1. Dead Tax _____
2. Mtg. Tax _____
3. Recording Fee 10.00
4. Notary Fee 3.00
5. No Tax Fee _____
6. Certified to _____
Total 14.00