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**GENERAL POWER OF ATTORNEY
FROM: MICHEAL DALE GARDNER
TO: VICKIE LYNN GARDNER**

KNOW ALL MEN BY THESE PRESENTS, that I, Micheal Dale Gardner, of Shelby County, Alabama, being over the age of twenty-one (21) years, do hereby appoint Vickie Lynn Gardner of Shelby County, Alabama, as my true and lawful attorney and authorize and empower them for me and in my name to:

(1) Ask, demand, sue for, collect, recover, and receive all sums of money, debts, accounts, interest, dividends, annuities, and demands whatsoever as are now or shall hereafter become due, owing, payable or belonging to me.

(2) Make, do and transact all and every kind of business of whatever nature that he considers necessary, to draw checks on my bank account or accounts and make deposits therein and perform any and all other banking functions.

(3) Make, seal, and deliver; to bargain, contract, agree for, buy, sell, mortgage, hypothecate, and in any and every way and manner deal in and with goods and personal property, in possession or in action, and to release mortgages on lands or chattels.

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Power of Attorney
From: Micheal Dale Gardner
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(4) Bargain, contract, agree for, purchase, receive and take lands, tenements, hereditaments and accept the seizen and possession of all lands and deeds, lease, bargain, sell, release and satisfy mortgages, release, convey, mortgage and hypothecate lands, tenements and hereditaments, upon such terms and conditions, and under such covenants, as they shall deem advisable.

(5) Sign, seal, execute, acknowledge and deliver such deeds, leases and assignment of leases, agreements, mortgages, releases and satisfaction of mortgages and other such instruments in writing of whatever kind and nature as may be necessary or proper in the premises.

(6) Giving and granting unto Vickie Lynn Gardner, as my true and lawful attorney, full power and authority to do and perform every act and thing whatsoever requisite and necessary to be done in and about the premises, including but not limited to the specific powers granted herein, as fully to all intent and purposes as I might or could do if personally present.

(7) I hereby ratify and confirm all that Vickie Lynn Gardner, as my true and lawful attorney, shall lawfully do or cause to be done by virtue of these presents.

(8) This power of attorney shall not be affected by disability, incompetency or incapacity of the principal.

Power of Attorney
From: Micheal Dale Gardner
To: Vickie Lynn Gardner
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IN WITNESS WHEREOF, I have hereunto set my hand and seal this 16th day
of Aug 16, 1991.


Micheal Dale Gardner

STATE OF GEORGIA)
COUNTY OF Fulton)

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

Given under my hand this the 16 day of August, 1991.



NOTARY PUBLIC

My commission expires: _____

Notary Public, State of Georgia
Oct. 2, 1991

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

92 JAN 27 PM 3:56


JUDGE OF PROBATE

1. Deed Tax	_____
2. Mtg. Tax	_____
3. Recording Fee	\$2.50
4. Indexing Fee	\$3.00
5. No Tax Fee	_____
6. Certified Fee	\$7.00
Total	\$12.50