

STATE OF ALABAMA  
SHELBY COUNTY

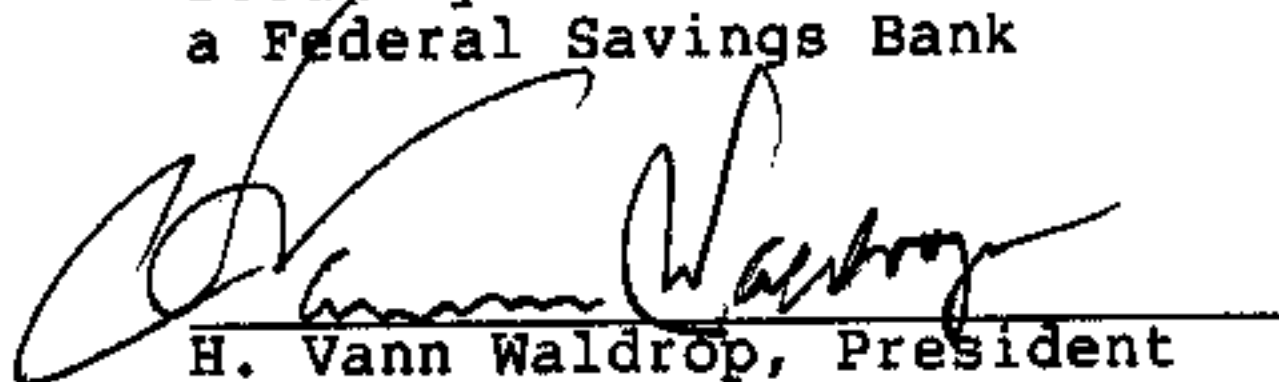
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POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That Security Federal Bank, a Federal Savings Bank, (formally known as Security Federal Savings and Loan Association of Tuscaloosa, Alabama), has this day constituted and appointed The Judge of Probate of Shelby County, Alabama, its true and lawful attorney for said Bank, and in its name to satisfy that certain mortgage executed by William V. McKnight, Jr. and wife, Kimberly F. McKnight, recorded in Mortgage Book 084, at Page 12, in the Probate Office of Shelby County, Alabama.

Witness my hand and seal this 7th day of April, 1992.

Security Federal Bank,  
a Federal Savings Bank

  
H. Vann Waldrop, President

ATTEST:


  
John F. Harvard, Secretary

STATE OF ALABAMA  
TUSCALOOSA COUNTY

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I, the undersigned authority, a Notary Public in and for said County and State do hereby certify that H. Vann Waldrop whose name as President 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 Power of Attorney, he, as such officer and with full authority, executed the same voluntarily for and as the act of said Bank.

IN WITNESS WHEREOF, I have set my hand and official seal on this the 7th day of April, 1992.

  
Notary Public in and for State  
of Alabama at Large

My commission expires: ~~MY COMMISSION EXPIRES 11.3.92~~

Security Federal Bank  
2301 University Boulevard  
Tuscaloosa, AL 35401

05/01/1992-6763  
11:56 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 6.50