

STATE OF ALABAMA

JEFFERSON COUNTY

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, BILLIE KAY GERBER, residing at Route 5, Box 366, Deridder, Louisiana 70634 hereby make, constitute and appoint JOHN H. GERBER, as my true and lawful attorney, to act in and conduct for me, in my name, place and stead, to do and execute the following acts, deed and things on the 24th day of June, 1992:

(a) To execute all documents whatsoever, with full covenants of warranty, in regard to the purchase of the real property located at 4552 Eagle Point Drive, Birmingham, Alabama 35244 in the amount of \$222,900.00 and the mortgage loan I wish to execute to Norwest Mortgage, Inc., in the amount of \$200,610.00, secured by the aforesaid real estate, which is more particularly described as follows:

See Exhibit "A" attached hereto which is incorporated herein and made a part hereof.

(b) To demand, recover, and receive, all and any sums of money, debts or effect, due, payable, coming or becoming due on account of such purchase and mortgage of the hereinabove described real property;

(c) To generally do and perform all matters and things, transact all business, make, execute and acknowledge all contracts, orders, deeds, other conveyances, mortgages, leases and to execute all other instruments of every kind which may be necessary or proper to effectuate all powers hereinabove specifically granted, or any other matter or thing appertaining to the mortgage of said hereinabove described real property, with the same full powers, and to all intents and purposes, with the same validity as I could, if personally present (giving and granting unto my said attorney, full power to substitute one or more attorneys under him, and the same as his pleasure to revoke); and hereby ratifying and confirming whatsoever my said attorney shall and may do, by virtue hereto;

(d) The powers herein granted to my said Attorney-in-Fact shall be exercisable by him on the 24th day of June, 1992, and shall remain in effect for six (6) months after the closing and disbursement of mortgage loan to facilitate the execution of any further documentation which may be required in regard to the mortgage loan;

THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY MY DISABILITY, INCOMPETENCY OR INCAPACITY AND MAY BE EXERCISED NOTWITHSTANDING ANY SUCH DISABILITY, INCOMPETENCY OR INCAPACITY AND NOTWITHSTANDING ANY UNCERTAINTY AS TO WHETHER I AM DEAD OR ALIVE.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this 19th day of June, 1992.

Billie Kay Gerber
BILLIE KAY GERBER

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STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, A Notary Public in and for said County, in said State, hereby certify that BILLIE KAY GERBER, 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 conveyance she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 19th day of June, 1992.


NOTARY PUBLIC

My commission expires: 6/29/92

EXHIBIT "A"

Lot 13, according to the Survey of Eagle Point, First Sector, Sheet I, as recorded in Map Book 14, page 114, in the Probate Office of Shelby County, Alabama.

Inst # 1992-12401

06/26/1992-12401
02:33 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 KCD 11.50

SHIRLEY L. BROWN
SHELBY COUNTY CLERK
1000 W. WALKER BLVD.
MEMPHIS, TN 38103