

Limited Power of Attorney

STATE OF ALABAMA)

COUNTY OF SHELBY)

KNOWN ALL MEN BY THESE PRESENTS, that Tammy Graves Morelock (hereinafter referred to as "Principal"), do by these present make, constitute and appoint Richard C. Graves as our true and lawful agent and attorney-in-fact (hereinafter referred to as "Agent") to do and perform for us and in our name, place, and stead, and for our use and benefit, to execute any and all documents necessary to complete the sale of the following described real estate, situated in Shelby County, Alabama, to-wit:

Commence at the Northwest corner of Section 22, Township 22 South, Range 3 West, Shelby County, Alabama and run Southerly along the West side of said Section 22 for 2074.84; thence turn an angle of 90 00' to the left and run Easterly for 946.28 feet to the point of beginning (said point being on the Northeast 60 feet Right Of Way of Overland Road; thence turn an angle of 54 57' 12" to the left and run Northeasterly for 335.81 feet; thence turn at an angle of 100 20' 32" to the right and run Southeasterly for 491.04 feet; thence turn an angle of 89 24' 34" to the right and run Southwesterly for 436.70 feet to a point on the Northeast 60 foot Right Of Way of Overland Road; thence turn an angle of 105 27' 32" to the right and run Northeast Right Of Way of Overland Road for 353.13 feet to the beginning of a tangent curve having a radius of 478.33 feet (Map) 508.28 feet (Calc.) feet concave Southwesterly; thence run Northwesterly along Northeast 60.00 foot Right Of Way of Overland Road through a Central Angle of 10 45' 10" 95.39 feet to the point of beginning.

including but not limited to HUD Certification, Affidavit of Purchaser and Vendor, AHFA Bond Forms (Seller Affidavit), Lender Assumption Statements and/or Modification Agreements, and any other documents required for said sale and conveyance.

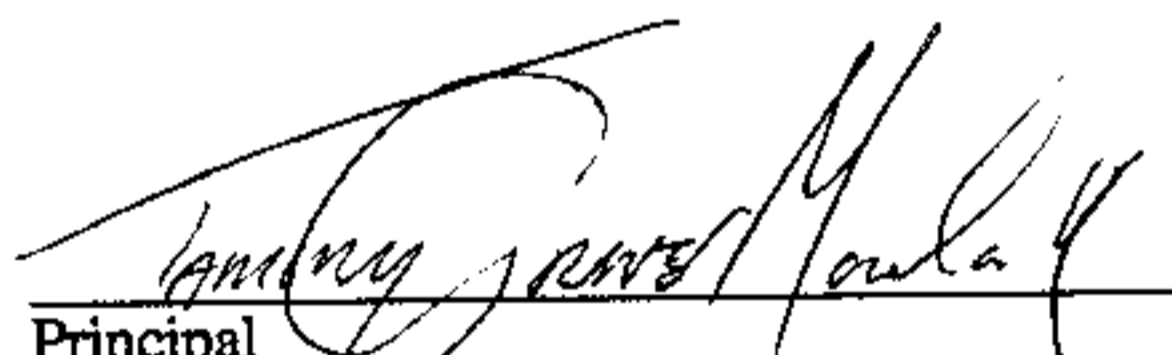
We further give and grant unto our attorney-in-fact and agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the forgoing powers as fully as we might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that our Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be affected by disability, incompetence, or incapacity of Principal.

The execution and delivery by Agent of any conveyance, paper, instrument or document in our names and behalf shall be conclusive evidence of Agent's approval of the consideration thereof, and of the form and contents thereof, and that Agent deems the execution thereof on our behalf necessary and desirable.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 16th day of July, 1994.


Witness


Principal

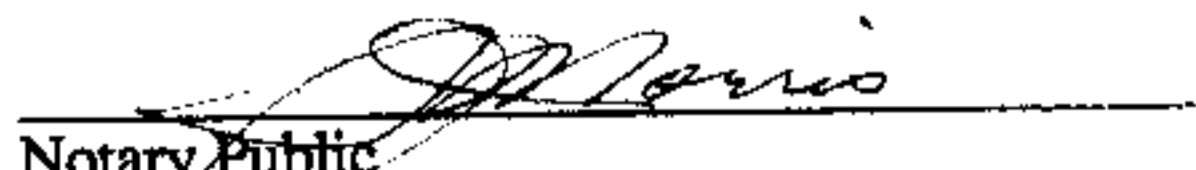
STATE OF TENNESSEE)

COUNTY OF MADISON)

I, J. S. Morris a Notary Public in and for the State of Tennessee at Large, hereby certify that Tammy G. Morelock, whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me this date that, being informed of the conveyance, she, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 16th day of July, 1994.

My commission expires Feb. 19, 1995


Notary Public

09/21/1994-28686
09:39 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 WCD 8.50

Inst # 1994-28686