

THIS INSTRUMENT WAS PREPARED BY: ✓ MIKE T. ATCHISON, ATTORNEY AT LAW
P.O. BOX 822
COLUMBIANA, ALABAMA 35051

STATE OF ALABAMA
COUNTY OF SHELBY

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, MICHAEL STEPHEN BARROW of the community of Columbiana, County of Shelby, State of Alabama, have made constituted and appointed, and by these presents do make, constitute, and appoint my wife, LINDA B. BARROW, of Columbiana, County of Shelby, State of Alabama, my true and lawful attorney for me and in my name, place and stead, and for my use and benefit, to execute any and all documents required in the conventional refinancing of our home with MortgageAmerica, Inc., Loan Number 521049, in the amount of \$150,000.00, for a period of 30 years, at an interest rate of 6.75%. The property is more specifically described as follows:

A parcel of land in the NW 1/4 of the NE 1/4 of Section 25, Township 21 South, Range 1 West, described as follows: Commence at the Northwest corner of the NW 1/4 of the NE 1/4 of Section 25, Township 21 South, Range 1 West, thence East along the North line of said Section 25, a distance of 520.00 feet, thence turn right 88 degrees 47 minutes 14 seconds and run Southerly 302.74 feet to the point of beginning, thence turn left 75 degrees 03 minutes 45 seconds and run Southeasterly 217.56 feet, thence right 82 degrees 35 minutes 52 seconds and run Southerly 433.30 feet to the centerline of Mt. Dixie Road, thence turn right 91 degrees 12 minutes 54 seconds and run Westerly along said centerline 46.53 feet, thence turn right 2 degrees 06 minutes 55 seconds and run Westerly along said centerline 81.57 feet to a point on the Northerly right-of-way of County Highway #28 being a counter-clockwise curve having a central angle of 6 degrees 14 minutes 54 seconds and a radius of 833.37 feet, thence turn right 25 degrees 12 minutes 21 seconds from tangent an arc distance of 90.88 feet to a point in Moore Street, thence turn right 67 degrees 42 minutes 45 seconds from tan. leaving said right-of-way in a Northerly direction 372.20 feet, thence turn left 7 degrees 32 minutes 07 seconds and run Northerly 43.80 feet to the point of beginning. According to the survey of Amos Cory, P.L.S. #10550.

This Power of Attorney shall not be affected by disability, incompetence, or incapacity of the principal MICHAEL STEPHEN BARROW, it being the intent of the principal to form a Specific Durable power of attorney.

Giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might do if personally present, with full power of substitution or revocation hereby ratifying and confirming that my said attorney, or her substitutes, shall lawfully do or cause to be done by these presents.

This Power of Attorney shall remain in effect until revoked by me in writing and said revocation is recorded in the Office of the Probate Judge of Shelby County, Alabama. This document hereby expressly revokes any previous Power of Attorney executed by me, regardless of requirements or revocation contained therein.

Witness my hand this the 12th day of February, 1998.

Michael Stephen Barrow
MICHAEL STEPHEN BARROW
Witnesses: *Gay B. Guider*
John Deane

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, in and for said County and State, hereby certify that MICHAEL STEPHEN BARROW, whose name 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 the said Power of Attorney, he executed the same and delivered the same voluntarily on the day the same bears date.

Given under my hand and seal this 12th day of February, 1998.

James J. Patten
Notary Public

My Commission expires 10/16/2000

Inst # 1998-06091

02/24/1998-06091
10:31 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 8.50

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