

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a General Power Of Attorney, That I, Rosa R. Cobb having an address at 1009 Cole Circle, Birmingham, Alabama 35242 and being a legally declared resident of Alabama, voluntarily and with sound mind hereby make, constitute and appoint my daughter Sandra F. Varner, also having an address at 1009 Cole Circle, Birmingham Alabama 35242, my sole and only attorney-in-fact TO ACT in my name, place and stead in any way which I could do, if personally present, to the extent permitted by law, whether in the state of Alabama or any other state: to open, maintain, change, add to, withdraw from and close any checking account, savings or investment accounts in my name and to perform any transactions that I could do myself: to issue, receive, or indorse with my name checks, drafts, and orders for the payment of money from or to any account of mine: to ask, demand, sue for, recover and receive all manner of goods, chattels, debts, rents, interest, sums of money and demands whatsoever, due or to become due, and to execute, acknowledge and deliver acquittances, receipts, releases, satisfactions or other discharges for the same: to make, execute, endorse, accept and deliver in my name or in the name of my attorney-in-fact all checks, notes, drafts, warrants, acknowledgments, and any other agreements or instruments of any nature, as to my attorney-in-fact may seem necessary or appropriate and to execute, acknowledge and deliver all assignments, extensions, satisfactions, releases, contracts, deeds, leases, mortgages, writings, and any other agreements and instruments of any nature affecting any property of any nature and wherever situate, which to my attorney-in-fact may seem necessary or appropriate: to enter and take possession of any real or personal property, or any part thereof, belonging to me or to which I may be entitled, and to receive and take for me and in my name all or any rents, issues and profits of any real property to me belonging, and to let the same in such manner as to my attorney-in-fact shall seem necessary or appropriate: to commence any actions or proceedings, for the recovery of any real or personal property or for any other purpose, and to prosecute, maintain and discontinue the same as my attorney-in-fact may deem necessary or appropriate: to appear, answer and defend in any actions or proceedings commenced against me, and to compromise, settle and adjust all actions, proceedings accounts, dues and demands that may exist as my attorney-in-fact shall deem necessary or appropriate: to take all steps and remedies necessary or appropriate for the conduct and management of my business and personal affairs and for recovering, obtaining and holding all real or personal property including debts, interest, demands, duties, sums of money or any other things whatsoever, as aforesaid, that are thought to be due, owing, belonging or payable to me in my own right otherwise: to do, execute, perform and finish for me and in my name all things which my attorney-in-fact shall deem necessary or appropriate, in and about or concerning my property or any part thereof; and, generally, to act for me in all matters affecting my person, health, business or property, with the same force and effect as though I were personally present and acting for myself.

The following is a specimen of the handwriting and form of signature of my attorney-in-fact that is authorized in this Durable Power of Attorney;

Inst # 1998-07250

03/03/1998-07250
11:34 AM CER 11
SHELBY COUNTY JUDGE OF PROBATE
13.50
003 MCD

Rosa R. Cobb

By: Sandra F. Varner

Sandra F. Varner

My attorney-in-fact shall not be obligated to furnish bond or any other security and shall be entitled to reasonable compensation for services rendered.

In the event it should become necessary or desirable that a guardian of my person be appointed, I appoint my daughter Sandra F. Varner, to be my guardian. I hereby exempt my guardian from the necessity of bond or any other security.

Any third party to whom this power is presented may rely upon an affidavit by my attorney-in-fact stating, to the best of her knowledge and belief, that this power has not been revoked and that I am then living. No third party relying on this power and said affidavit will be liable for any losses, damages, or claims caused by compliance with the action requested by my attorney-in-fact, unless said third party has actual knowledge of my death or the revocation of this power.

This is a durable power of attorney and it shall not be affected by my becoming disabled, incompetent or incapacitated, or by the lapse of time, except as provided by statute. It is my specific intent that the power conferred herein to my attorney-in-fact shall be in full force or and effect from the date of this instrument and shall remain in full force and effect until revocation is recorded in the Office of the Circuit Clerk of Shelby County, Alabama.

In witness whereof, I have executed this power of attorney this 13th day of ~~January~~ February 1998.

X Rosa R. Cobb

Rosa R. Cobb

Witness

Crystal J. Janyson

Betty Morris

Address

4705 Meadowbrook Rd Bham AL 35242

4705 Meadowbrook Rd Bham AL

35242

Power of Attorney
Rosa R. Cobb

State of Alabama
County of Shelby

I hereby certify that Rosa R. Cobb, whose name is signed to the foregoing power of attorney (consisting of three pages, including this page) and Crystal Tennyson and Betty Marks, as witnesses, all of whom are known to me, personally appeared and acknowledge before me on this day that, being informed of the contents of said power of attorney, Rosa R. Cobb personally executed the same voluntarily and without coercion on this 13th day of ~~January~~, 1998.

February

Charles L. Hill
Notary Public

My commission expires: 7-27-2000

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