

THIS INSTRUMENT PREPARED BY:
R. SHAN PADEN, Attorney at Law
Paden & Paden
Five Riverchase Ridge, Suite 100
Birmingham, Alabama 35244-2893

STATE OF ALABAMA)

COUNTY OF SHELBY)

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, the undersigned, LISA M. CASHELL, do hereby appoint MICHAEL R. CASHELL to be my lawful attorney-in-fact in all matters relating to our purchase of 1617 SOUTHPOINTE DRIVE, HOOVER, AL 35244, Shelby County, Alabama from RICHARD L. RAGLAND AND SHARON C. RAGLAND, and described below:

LOT 32, ACCORDING TO THE SURVEY OF SOUTHPOINTE, FIRST SECTOR, AS RECORDED IN MAP BOOK 11 PAGE 83 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

I hereby specifically authorize MICHAEL R. CASHELL to execute on my behalf all papers necessary to complete the mortgage of the above property in the amount of \$188,550.00 at a rate of 6.875% for a term of 30 years, including, but not limited to all waivers, receipts, notes, mortgages, truth-in-lending documents, deeds and any other documents required to be executed by Bank, Savings and Loan or Mortgage Company in connection with the mortgage and to do all acts and things as fully and effectually in all respects as I would do if present.

It is my intent that this Power of Attorney shall be a Durable Power of Attorney pursuant to Section 26-1-2 Code of Alabama 1975, as amended. This Power of Attorney shall not be affected by disability, incompetency or incapacity of the principal.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal personal representatives, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been received by any person acting in reliance hereon. This Power of Attorney may be filed for record in any public office and shall expire 60 days from the date of execution.

Inst # 1998-49895

12/15/1998-49895
11:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CRH 13.50

WITNESS my hand and seal this 10th day of DECEMBER, 1998.

Lisa M. Cashell
LISA M. CASHELL

GA.
COUNTY OF COBB

I, the undersigned Notary Public in and for said County in said State, hereby certify that LISA M. CASHELL, whose name is signed to the foregoing Durable Power of Attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of the Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 10 of DECEMBER, 1998.

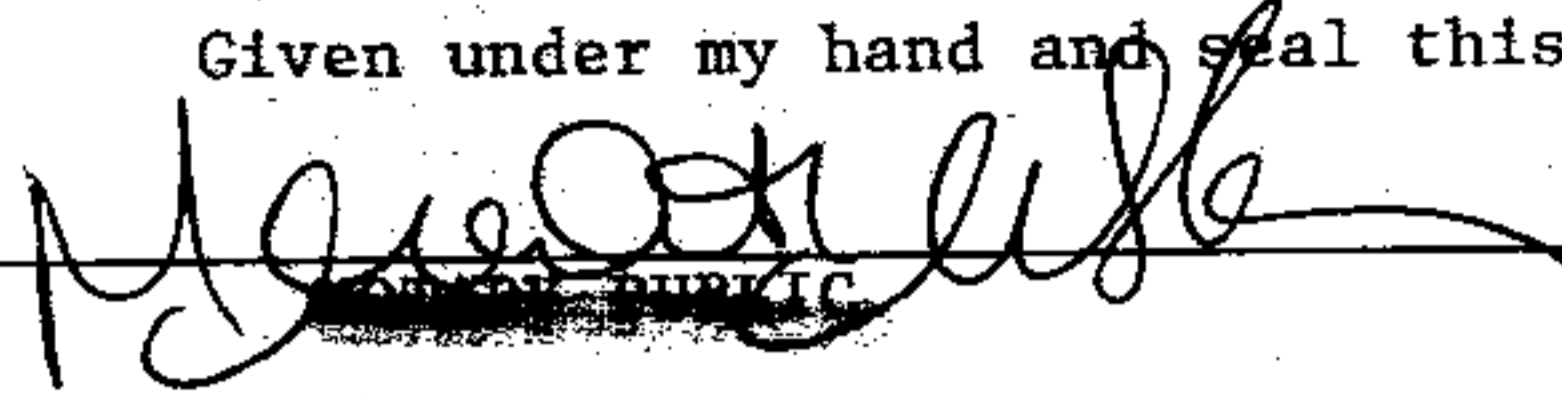


Meredith M. Shearer
Notary Public
My commission expires: _____

STATE OF GA, COUNTY OF Cobb

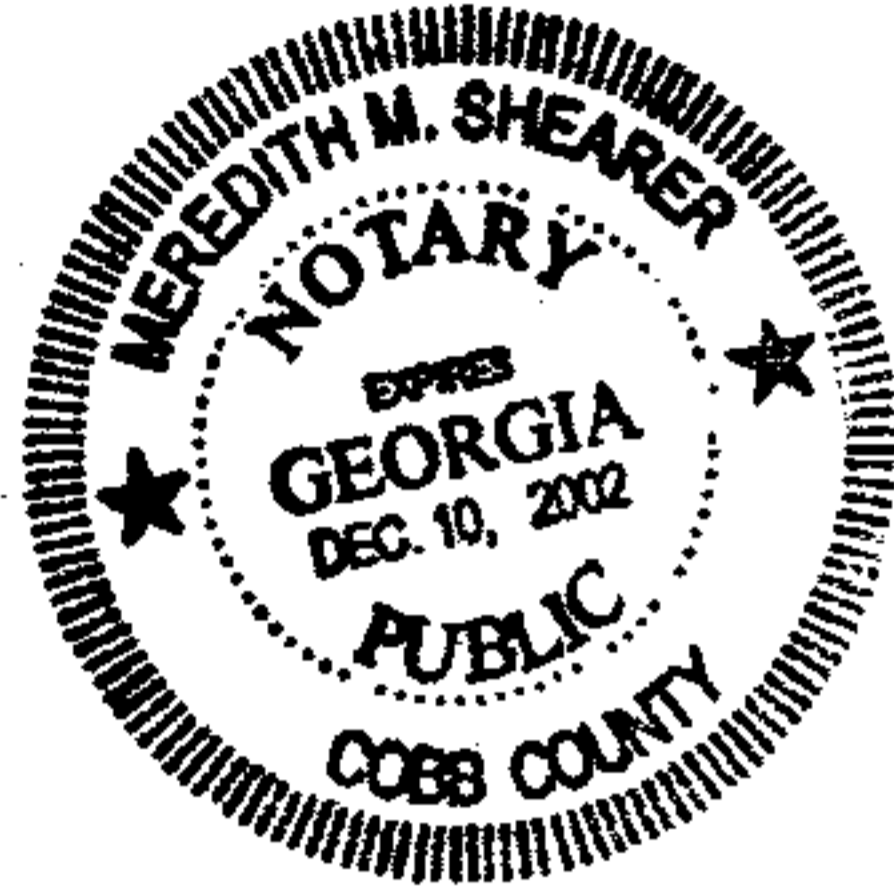
I, the undersigned a Notary Public in and for said county and in said state, hereby certify that LISA M. CASHELL, whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 10th day of December, 1998.



NOTARY PUBLIC

MY COMMISSION EXPIRES: _____



Inst # 1998-49895

12/15/1998-49895

11:23 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

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