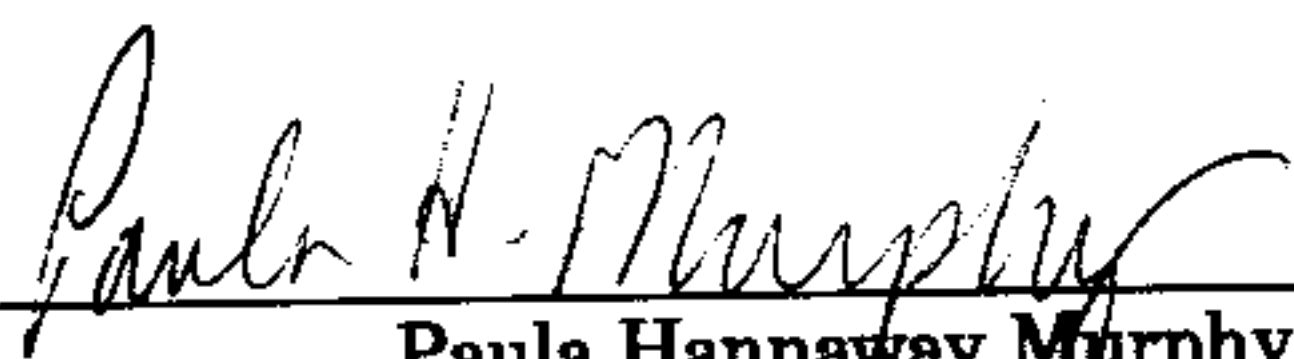


IRREVOCABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, **PAULA HANNAWAY MURPHY**, hereby appoints **LEIF MURPHY** as the undersigned's true and lawful attorney-in-fact, with full power of substitution in the premises, for the purpose of executing and delivering any and all mortgages, affidavits, and other documents and instruments of any kind whatsoever relating to the undersigned's right, title and interest in and to that certain improved real property commonly known as 1039 Oak Meadow Road, Birmingham, Alabama.

IN WITNESS WHEREOF, I have set my hand and seal this 15th day of December, 1998.


Paula Hannaway Murphy (L.S.)

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

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

Given under my hand and official seal this 15th day of December, 1998.


NOTARY PUBLIC

My Commission Expires: 12/16/98

[NOTARIAL SEAL]

01/08/1999-01037
10:59 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00

1999-01037

TO BE RECORDED


RE: Power of Attorney from Paula Hannaway Murphy to Leif Murphy
dated December 15, 1998. **

This to certify that I have this day spoken with Paula Hannaway Murphy, and have been informed that the Power of Attorney described above remains in full force and effect and that it has not been revoked, terminated or amended by death, disability or voluntary revocation.

**Said Power of Attorney given specifically for refinance closing held on December 21, 1998; mortgage in favor of The Hutson Company, Inc. in the principal amount of \$190,000.00 encumbering property known as 1039 Oak Meadows Road, Birmingham, Alabama 35242 and further known as Lot 15-A, according to a Resurvey of Lots 14 and 15, Oak Meadows, 1st Sector, as recorded in Map Book 22, Page 137, in the Probate Office of Shelby County, Alabama.


Leif Murphy,
Attorney in Fact

Sworn to and subscribed before me
this 21st day of December, 1998.


Notary Public
My commission expires:

Inst # 1999-01037

01/08/1999-01037
10:59 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00