

STATE OF ALABAMA

COUNTY OF ~~JEFFERSON~~ ^{SHELBY}

DURABLE SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, the undersigned, **William M. Frederick** do hereby appoint **Jane H. Frederick**, my lawful attorney in all matters relating to the refinance of the real estate located at **2041 Crossvine Drive, Birmingham, Shelby County, Alabama**, and described as follows:

See attached Exhibit "A" incorporated herein for all purposes.

I hereby specifically authorize ^{Jane H. Frederick *was*} ~~William M. Frederick~~ to execute on my behalf all papers necessary to complete the refinance of the above property, including, but not limited to all waivers, contracts, deeds, disclosures, settlement statements and any other documents required to be executed by any Bank, Savings and Loan, Mortgage Company or Realty Company in connection with any mortgage or contract 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 of 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 sixty (60) days from the date of execution.

WITNESS my hand and seal this 22nd day of April, 1999.

William M. Frederick
William M. Frederick

Inst # 1999-20875

05/18/1999-20875
10:51 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 HNS 13.50

EXHIBIT A

Lot 2, according to the survey of The Second Addition to Riverchase West, as recorded in Map Book 7, Page 59, in the Probate Office of Shelby County, Alabama.

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that **William M. Frederick** 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, he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 22nd day of April 1999.

Patricia K. Martin
Notary Public

My Commission Expires: 6/28/2000

This instrument prepared by:

Patricia K. Martin, P.C.
3021 Lorna Road, Suite 100
Birmingham, Alabama 35216
(205) 823-4552

Inst # 1999-20875

05/18/1999-20875
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SHELBY COUNTY JUDGE OF PROBATE

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