

STATE OF ALABAMA
COUNTY OF JEFFERSON

DURABLE POWER OF ATTORNEY TO PURCHASE AND MORTGAGE

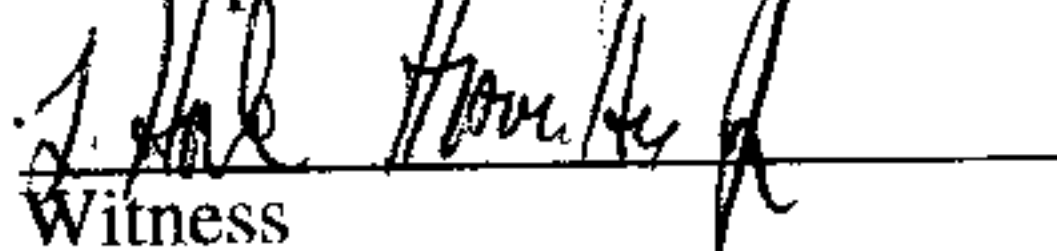
BE IT KNOWN that I, **Melissa L. Bilbo**, (hereinafter referred to as "Grantor") do hereby declare that I intend and desire to **purchase and mortgage** the below described real estate by and through **John L. Bilbo, my attorney-in-fact**.

Therefore, I hereby grant and convey all powers necessary for her (hereinafter referred to as "Attorney-in-fact") to execute this transaction by the following durable powers, authorities, and consents:

1. Grantor hereby authorizes Attorney-in-fact to **purchase and mortgage** certain real property currently owned by **Mike Spencer** and located at **1135 Eagle Park Rd. Birmingham, AL 35242**, at a time and place to be determined by the parties associated with said conveyance.
2. Grantor hereby authorizes, grants and conveys this durable power of attorney, and all reasonable and necessary powers and consents associated therewith, to said Attorney-in-fact **solely** for the purpose of purchasing and mortgaging the aforementioned real property more particularly described as: **LOT 9, ACCORDING TO THE SURVEY OF EALGE POINT, 12TH SECTOR PHASE 1, MAP BOOK 22, PAGE 43 A AND B, SHELBY COUNTY PROBATE OFFICE, ALABAMA**
~~SEE EXHIBIT XXXX~~
3. Grantor hereby authorizes Attorney-in-fact to execute the aforesaid transaction of real property by telecopy or facsimile.
4. Grantor hereby agrees to exonerate and hold harmless Attorney-in-fact and his lawful agents and employees from any loss or liability arising out of or as a result of this Durable Power of Attorney, except for any acts of ordinary negligence, gross negligence or wanton, willful or reckless conduct.

Signed this 13th day of August, 1999.

In the presence of


Witness


Melissa L. Bilbo Grantor

Inst # 1999-37193
09/03/1999-37193

STATE OF ALABAMA

COUNTY OF JEFFERSON

10:48 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 WTB 8.30

I, **TODD H. BARKSDALE**, a Notary Public in and for the County of Jefferson and the State of Alabama, hereby certify that, **Melissa L. Bilbo**, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of this power of attorney, acknowledged and executed the same voluntarily on the day the same bears date.

Given under my hand this 13th day of August, 1999.


Notary Public

My commission expires: 2/20/01