

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, CHARLES NIBLER, does hereby appoint RETTA M. NIBLER to be my lawful attorney-in-fact in all matters relating to our purchase of, 105 VILLAGE DRIVE, CALERA, AL 35040, SHELBY County, Alabama, and described below:

SEE EXHIBIT "A"

I hereby specifically authorize RETTA M. NIBLER to execute on my behalf all papers necessary to complete the FHA loan and mortgage of the above property in the amount of \$90,400.00 at a rate of 7.00% 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, Mortgage or Title Company in connection with the mortgage and to do all acts and things as fully and effectual 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, incompetence 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.

09/05/2001-38080
08:39 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
OGS CH 17.00

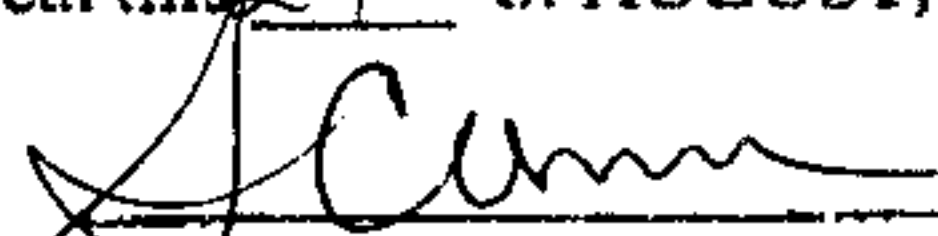
WITNESS my hand and seal this 24 day of AUGUST, 2001.


CHARLES NIBLER

STATE OF Alabama
COUNTY OF Elmore

I, the undersigned Notary Public in and for said County in said State, hereby certify that CHARLES NIBLER, 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 official seal this 24 of AUGUST, 2001.


Notary Public

My commission expires: 3/24/03

EXHIBIT A

LOT 2, ACCORDING TO THE MAP AND SURVEY OF WATERFORD VILLAGE, SECTOR 1, AS RECORDED IN MAP BOOK 27, PAGE 100, IN THE PROBATE OFFICE OF SHELBY, COUNTY, ALABAMA.

Inst # 2001-38080

**09/05/2001-38080
08:39 AM CERTIFIED**

SHELBY COUNTY JUDGE OF PROBATE

003 CH 17.00