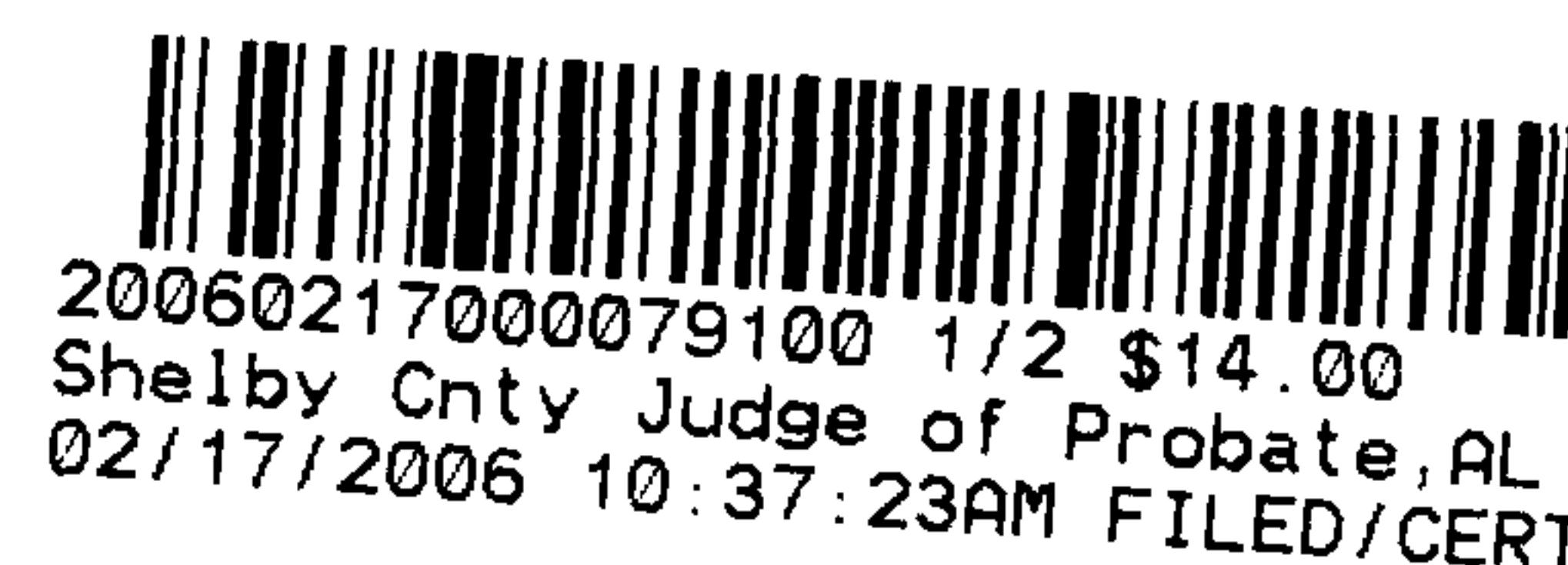


13927



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, D. COSGROVE do hereby appoint DAVID COSGROVE to be my lawful attorney-in-fact in all matters relating to my purchase of 136 NEW HOPE MOUNTAIN ROAD, PELHAM, AL 35124, SHELBY COUNTY, ALABAMA from and described below:

Part of the Southeast $\frac{1}{4}$ of the Southwest $\frac{1}{4}$ of Section 15, Township 19 South, Range 2 West, Shelby County, Alabama, being more particularly described as follows: From the Northwest corner of said $\frac{1}{4}$ $\frac{1}{4}$ Section, run in a Southerly direction along the West line of said $\frac{1}{4}$ $\frac{1}{4}$ Section for a distance of 834.38 feet, more or less, to an existing iron pin, being the point of beginning; thence continue along last mentioned course for a distance of 151.30 feet to an existing iron pin; thence turn an angle to the left of $101^{\circ}02'$ and run in a Northeasterly direction for a distance of 290.70 feet to an existing iron pin being on the West right of way line of New Hope Mountain Road; thence turn an angle to the left of $75^{\circ}28'50''$ and run in a Northerly direction along said West right of way line for a distance of 151.30 feet to an existing iron pin; thence turn an angle to the left of $104^{\circ}07'49''$ and run in a Southwesterly direction for a distance of 299.68 feet to the point of beginning; being situated in Shelby County, Alabama.

I hereby specifically authorize DAVID COSGROVE to execute on my behalf all papers including, but not limited to all waivers, receipts, notes, mortgages, truth-in-lending documents, deeds and any other documents required to be executed by our lender 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.

20060217000079100 2/2 \$14.00
Shelby Cnty Judge of Probate, AL
02/17/2006 10:37:23AM FILED/CERT

This Power of Attorney may be filed for record in any public office and shall expire 60 DAYS from the date of execution.

WITNESS my hand and seal this 9th day of FEBRUARY, 2006.

D. COSGROVE

STATE OF ARIZONA)
COUNTY OF PIMA)

I, the undersigned Notary Public in and for said County in said State, hereby certify that D. COSGROVE 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/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 9th day of FEBRUARY, 2006.

Laura D. Tolin
Notary Public

My commission expires: 12/11/09

