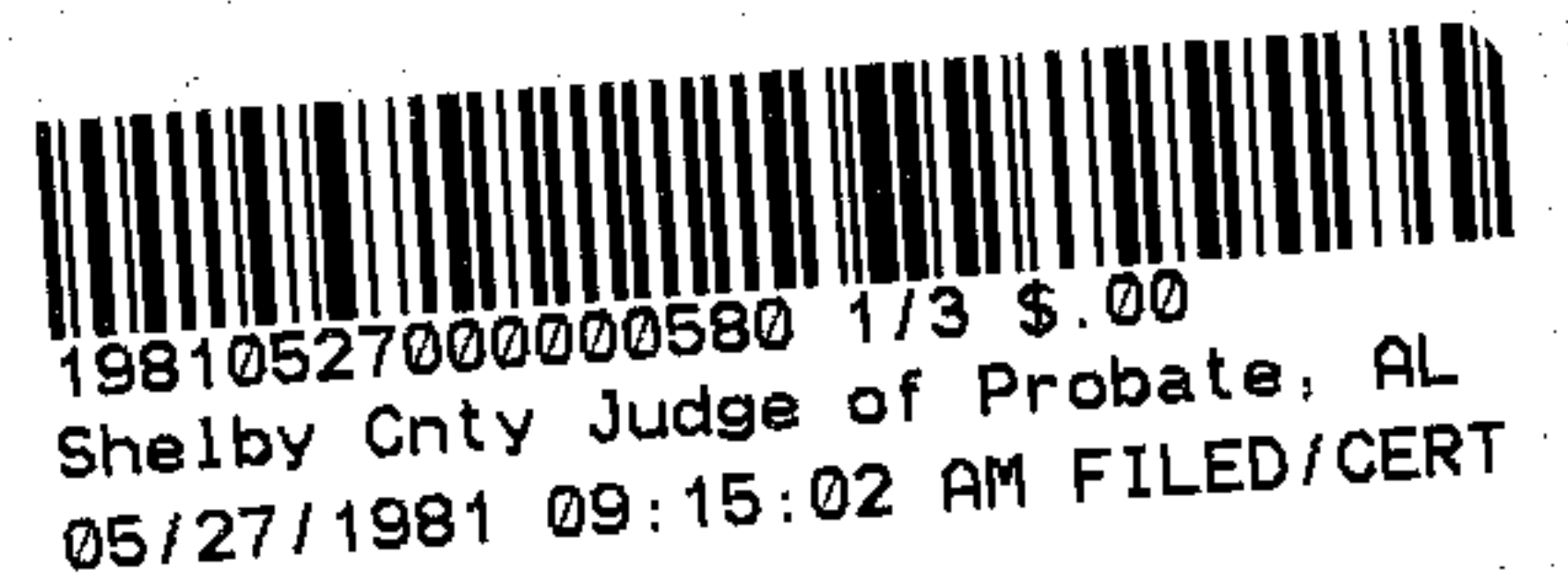


887
POWER OF ATTORNEY



STATE OF TN

COUNTY MCNARY

KNOW ALL MEN BY THESE PRESENTS: That I, Ellen U. Lowe, of the City of SELMER, County of MCNARY State of TN have made, constituted and appointed, and by these presents do make, constitute, and appoint Richard M. Lowe my true and lawful attorney for me and in my name, place and stead, and for my use and benefit, to ask, demand, sue for, recover, collect and receive all such sums of money, debts, dues, accounts, legacies, bequests, interests, dividends, annuities and demands whatsoever as are now, or shall hereafter become due, owing, payable or belonging to me, and have, use and take all lawful ways and means in my name or otherwise for the recovery thereof, by attachments, arrests, distress or otherwise, and to compromise and agree for the same, for me, and in my name, to make, seal, and deliver; to bargain, contract, agree for, purchase, receive, and take lands, tenements, hereditaments and accept the seizing and possession of all lands and all deeds and other assurances, in the law therefor, and to lease, let, demise, bargain, sell, remise, release, convey, mortgage, and hypothecate lands, tenements, and hereditaments, upon such terms and conditions, and under such covenants, as he shall think fit. Also to bargain and agree for, buy, sell, mortgage, hypothecate and in any and every way and manner deal in and with goods, wares, and merchandise, choses in action and other property in possession or in action, and to make, do, transact all and every kind of business of what nature or kind soever, and also for me and in my name, and as my act and deed, to sign, seal, execute, deliver and acknowledge such deeds, leases, and assignment of leases, covenants, indentures, agreements, mortgages, bills of lading, bills, bonds, notes, receipts, evidences of debts, releases and satisfaction of mortgage, judgments and other debts, and such other instruments in writing of whatever kind and nature as may be necessary or proper in the premises.

BOOK 40 PAGE 833

Jackson

Also to receive all policies of insurances, stock certificates, bonds, deeds and any and all other kinds of evidences of indebtedness which may exist between myself and any other person, firm or corporation whatsoever and I do hereby authorize the said Richard M. Lowe to receive in my name any and all kinds of information, documents, instruments or letters to which I may be entitled.

My attorney is hereby authorized legally to sell, buy, mortgage, exchange, and in any wise legally to dispose of any and all property, real, personal and mixed, belonging to the undersigned, wherever located.

And I, the said Ellen U. Lowe do hereby ratify and confirm all whatsoever my said attorney, or his substitute, or substitutes, has done, shall do, or cause to be done, on or about the premises, by virtue of this power of attorney.

Giving and granting unto my said attorney full power and authority to perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said attorney, or his substitute or substitutes shall lawfully do or cause to be done by virtue of these presents.

Without limiting the powers specified above I do hereby grant to my attorney named above the power and authority to execute on my behalf any and all documents necessary to grant to Jackson Company a valid first mortgage on the following described property:

Lot 27, Block 1, according to a survey of Sunny Meadows, Phase 2, as recorded in Map Book 8 page 19/ A, G. S. in the Probate Office of Shelby County Alabama.

Witness my hand this 14th day of May, 1981.

ELLEN U. LOWE



19810527000000580 2/3 \$.00
Shelby Cnty Judge of Probate, AL
05/27/1981 09:15:02 AM FILED/CERT

BOOK 40 PAGE 834

BOOK 40 PAGE 835

STATE OF TN

COUNTY OF MCNairy

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

Given under my hand and official seal this 16th day of May, 1981.

Rae D. Delfino
NOTARY PUBLIC

SEAL

my commission expires: 4-24-83

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

1981 MAY 27 AM 9:15

Thomas A. Snowden, Jr.
JUDGE OF PROBATE

Rec. 4.50
Ind. 1.00
5.50



19810527000000580 3/3 \$.00
Shelby Cnty Judge of Probate, AL
05/27/1981 09:15:02 AM FILED/CERT