

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That CYNTHIA JOHNSON of the County of Winds and state of Mississippi does by these presents hereby make, constitute and appoint RICHARD L. JOHNSON of the county of Winds and state of Mississippi, my true and lawful Attorney in Fact for me and in my name, place and stead, to execute and deliver a promissory note in the original principal amount of \$49,725.00 at an initial interest rate not to exceed 12 % and for a term of 30 years, which note does not call for periodic adjustments in the interest rate, and execute and deliver a Mortgage Deed to secure said promissory note pertaining to the premises located at 1205 Dunham Circle, Helena, AL 35370, in the County of Shelby, and state of Alabama and legally described as follows, to wit:

Lot 2, according to the Survey of Dunnam Farms, as recorded in Map Book 6, page 39, in the Office of the Judge of Probate of Shelby County, Alabama.

I further specifically authorize my attorney in fact to execute and deliver the following documents with regards to said loan, to wit:

FNMA Form 1009
Truth in Lending Statement
Certification of Loan Disbursement
HUD-1 Settlement statement
Buyer's Affidavit
Occupancy Certification, if applicable
All other information and disclosures required by law in the above described loan.

1982 AUG -5 PM 12:02

JUDGE OF PROBATE

I further grant and give unto said Attorney in Fact full authority and power to do and perform any and all other acts necessary or incident to the performance and execution of the powers herein expressly granted, and power to do and perform all acts authorized hereby, as fully to all intents and purposes as a grantor might or could do if personally present, and full power of substitution.

In Testimony Whereof, I have hereunto set my hand this 20th day of July, 1982.

CYNTHIA JOHNSON

STATE OF Miss
COUNTY OF Winds

I, John C. [Signature], a Notary Public in and for said County, in said State, hereby certify that CYNTHIA JOHNSON whose name is signed to the foregoing Power of Attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 20 day of July, 1982.

Commission expires:

NOTARY PUBLIC

Buyer, White, et al