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STATE OF ALABAMA)
)
JEFFERSON COUNTY)

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable Power of Attorney, that I, Mary Louise Panter Brown Chapman, the undersigned, of 3033 Cutchin Drive, City of Charlotte, County of Mecklenburg, State of North Carolina, do hereby make, constitute and appoint William H. Panter of 2700 Altadena Lake Road, City of Birmingham, County of Jefferson, State of Alabama, my true and lawful Attorney in Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit, to do and execute all or any of the following acts, deeds, and things, as fully as if I might or could do if personally present, to-wit:

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To execute contracts for the sale or exchange of real and personal property; to execute deeds, affidavits, lien waivers and other necessary documents relating to the conveyance of real property; to execute closing statements and other documents relating to the sale of real property; and to receive, acknowledge and accept notes, mortgages, checks, cash or other instruments as may be necessary or proper relating to the payment of the consideration for the sale of such real property. The rights and powers conferred herein shall be limited and relate only to the real and personal property interests that I have in such property situated in Chilton and Shelby Counties, in the State of Alabama.

I grant to my said Attorney in Fact full power and authority to do, take and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, 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 in Fact, or his substitute, shall lawfully do or cause to be done by virtue

of this power of attorney and the rights and powers herein granted.

This instrument is to be construed and interpreted as a durable and general power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it, limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to my said Attorney in Fact.

IN WITNESS WHEREOF, as Principal, I have signed this Durable Power of Attorney at Charlotte, North Carolina this 22nd day of May, 1984, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

Mary Louise Panter Brown Chapman
Mary Louise Panter Brown Chapman

STATE OF NORTH CAROLINA)
COUNTY OF MECKLENBURG)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Mary Louise Panter Brown Chapman, 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 22nd day of May, 1984.



Patricia C. Sproule
Notary Public

STATE OF NORTH CAROLINA
I CERTIFY THAT
INSTRUMENT FILED
My Commission Expires: March 19 1986

1984 JUN 13 AM 9:18

Thomas H. Thompson
JUDGE OF THE STATE