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SPECIAL POWER OF ATTORNEY

STATE OF ALABAMA)(
)(
COUNTY OF SHELBY)(
KNOW ALL MEN BY THESE PRESENTS:

THAT I, SANDRA WATKINS, of the City of Dallas, State of Texas do make constitute and appoint ROYCE WATKINS of the City of Dallas, County of Dallas, State of Texas, my true and lawful Attorney in Fact, for me and in my name and stead, to bargain, lease, contract for the purchase or acquisition of the following described property.

PART OF LOT 25 AND LOT 26 OF MEADOWRIDGE, RECORDED IN MAP BOOK 11, PAGE 40, SHELBY COUNTY, ALABAMA, also known as 2501 Westminster Circle, Birmingham, Alabama, as more particularly described on Exhibit "A" attached hereto and made a part hereof for all purposes.

The said Attorney in Fact is hereby empowered and authorized on my behalf to contract for the purchase or acquisition of the said property at any such price or prices and on such terms as he may deem proper and to perform all acts and execute any and all other instrument in writing on my behalf including but not limited to the power to execute all Notes, Deeds of Trust and any and all other loan documents necessary, giving and granting unto my Attorney full power and authority to do and perform to all intents and purposes as I could do if personally present.

I hereby ratify and confirm any act whatsoever the herein appointed attorney may do in connection with the premises by virtue hereof.

My said Attorney is empowered hereby to determine in his sole discretion the time when, purpose for and manner in which any power herein conferred upon him shall be exercised, and the conditions, provisions and covenants of any instrument or document which may be executed by him pursuant hereto; and in the acquisition or disposition of real or personal property, my said attorney shall have exclusive power to fix the terms thereof for cash, credit and/or property, and if on credit with or without security.

This power of attorney shall not terminate on disability of the principal. This power of attorney shall commence and be in full force on August 30, 1990 and shall remain in full force and effect until a revocation of such power of attorney has been duly recorded in the Office of the County Clerk in which the above described property is located and a copy of such revocation is mailed by certified mail, return receipt requested to NANCY P. PATTERSON, P. O. Box 944, Addison, Dallas County, Texas. Notwithstanding the foregoing, this power of attorney shall terminate on its own terms December 31, 1990, unless termination is accomplished by the method previously mentioned.

EXECUTED THIS 30th day of August, 1990.

Sandra Watkins
SANDRA WATKINS

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Larry Halcomb

State of TEXAS)(

County of COLLIN)(

I, NANCY P. PATTERSON, a Notary Public in and for said County, in said State, hereby certify that SANDRA WATKINS, whose name is signed to the foregoing conveyance, 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.

1990 ^{Given} under my hand and official seal this 30th day of August,



Nancy Patterson
NOTARY PUBLIC IN AND FOR THE
STATE OF TX
My Commission Expires:
1-14-91

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EXHIBIT "A"

Lot 26, and a part of Lot 25, according to the Survey of Meadowridge as recorded in Map Book 11, on page 40 A & B, in the Office of the Judge of Probate of Shelby County, Alabama, being more particularly described as follows: Begin at the Northwest corner of said Lot 25, said point being the common corner between Lot 25 and 26; thence run in a southeasterly direction along the North line of said Lot 25 and also along the South line of said Lot 26, for a distance of 223.81 feet to the Northeast corner of said Lot 25; thence turn an angle to the right of 98 degrees, 18 minutes, 43 seconds and run in a southwesterly direction along the southeast line of said Lot 25 and also along the Northwest line of Lot 10, Windsor Estates, recorded in Map Book 9, page 132 A & B in the Office of the Judge of Probate, Shelby County, Alabama, for a distance of 14.80 feet to the Southwest corner of said Lot 10; thence turn an angle to the right of 84 degrees, 45 minutes, 05 seconds and run in a Northwesterly direction for a distance of 222.07 feet to a point on a curve which is concave to the Northwest having a central angle of 3 degrees, 01 minutes, 48 seconds and a radius of 55.00 feet, said point being on the Southeast right of way of Westminster Circle; thence run in a northerly direction along the arc of said curve and also along said Westminster Circle for a distance of 2.91 feet to the point of beginning.

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

90 SEP 13 AM 8:47

Thomas A. Snowden, Jr.
JUDGE OF PROBATE

1. Deed Tax	_____
2. Misc. Fee	_____
3. Recording Fee	7.50
4. Indexing Fee	3.00
5. N. Tax Fee	_____
6. Certified Fee	1.00
Total	11.50