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DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS: That, I, MARY JANE CHAMBERS, do hereby nominate, constitute and appoint KENNETH H. MOSES, as my true and lawful Attorney in Fact with full authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in my name, place and stead in connection with the the purchase and financing of that certain parcel of real property located at: 4620 LAKE VALLEY DRIVE, HOOVER, ALABAMA 35244, and being more particularly described as follows:

LOT 42 ACCORDING TO THE AMENDED MAP OF SOUTHLAKE, AS RECORDED
IN MAP BOOK 13, PAGE 66, IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA.

This power shall include the authority to execute and deliver any and all notes, mortgages, and other documents required by CITICORP MORTGAGE, INC., their successors and or assigns (Lender), in connection with the purchase and financing of the said real property and all other documents necessary to the closing of the sale and purchase money mortgage loan and delivery of good title to the Lender.

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332 Part
Book

I hereby ratify and confirm any and all acts that KENNETH H. MOSES, my Attorney in Fact, shall lawfully do or cause to be done in my place or stead by virtue hereof.

This Power of Attorney shall not be affected by my disability, incompetency or incapacity, but shall be deemed to be a Durable Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 6
day of FEBRUARY, 1991.

Mary Jane Chambers
MARY JANE CHAMBERS

STATE OF TENNESSEE)
Jefferson COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that MARY JANE CHAMBERS 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 foregoing Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 6th day of FEBRUARY, 1991.

Eric S. Hayes
Notary Public at Large
commission expires: 7-14-92
MUST AFFIX SEAL

1. Deed Tax 1.00
2. Mtg. Tax 2.00
3. Recording Fee 2.00
4. Indexing Fee 1.00
5. No Tax Fee 1.00
6. Certified Fee 1.00
Total 9.00

STATE OF ALA. SPLIT L.
I CERTIFY THIS
INSTRUMENT WAS FILED

91 MAR -6 AM 7:51

James A. Johnson, Jr.
JUDGE OF PROBATE