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**AFFIDAVIT
REGARDING NON-REVOCATION OF POWER OF ATTORNEY**

Before me, the undersigned Notary Public, in and for the State of Alabama-at-Large, personally appeared Ferman Jackson Albright, who having been by me first duly sworn, deposed as follows:

1. My name is Ferman Jackson Albright. I am over the age of twenty-one (21) years, and have personal knowledge of the facts stated herein.

2. On November 18th, 19 91, Etta Lee Reach Albright appointed me as attorney-in-fact under a Power of Attorney, a true and correct copy of which is attached hereto as exhibit A.

3. I have on this day exercised the above-referenced Power of Attorney by executing a mortgage to Merchants & Planters Bank, and various other documents relating to the mortgage of a residence located in Shelby County, Alabama, and being more particularly described as follows, to-wit:
Part of the NE 1/4 of the NE 1/4 of Section 1, Township 22 South, Range 3 West, Shelby County, Alabama, being more particularly described as follows: From the Northeast corner of said 1/4-1/4 section and run in a Westerly direction along the North line of said 1/4-1/4 section for a distance of 889.22 feet to an existing 1/2" open top iron pipe; thence turn an angle to the left 93 deg. 41 min. 29 sec. and run in a Southerly direction for a distance of 404.10 feet to an existing iron pin being the point of beginning; thence continue along last mentioned course for a distance of 280.49 feet to an existing iron pin; thence turn an angle to the left of 38 deg. 21 min. 40 sec. and run in a Southeasterly direction for a distance of 117.55 feet to an existing iron pin; thence turn an angle to the left of 93 deg. 50 min. 11 sec. and run in a Northeasterly direction for a distance of 489.59 feet to an existing iron pin; thence turn an angle to the right of 45 deg. 51 min. 39 sec. and run in an Easterly direction for a distance of 456.72 feet to an existing iron pin; thence turn an angle to the left of 94 deg. 13 min. 08 sec. and run in a Northerly direction for a distance of 194.48 feet to an existing iron pin; thence turn and angle to the left of 85 deg. 46 min. 52 sec. and run in a Westerly direction for a distance of 685.84 feet to an existing iron pin; thence turn and angle to the left of 42 deg. 31 min. 39 sec. and run in Southwesterly direction for a distance of 263.44 feet to the point of beginning, containing 5.535 acres, more or less.

4. At the time of the execution of the above-mentioned closing documents and exercise of the Power of Attorney, I had no actual knowledge of the termination of the power by revocation or of Etta Lee Reach Albright's death. I know Etta Lee Reach Albright to be still living, and have never been notified since the execution of the Power of Attorney that she has revoked said power.

5. I am making this Affidavit pursuant to Code of Alabama 1975 Section 26-1-2(e).

Witness my hand and seal this the 26th day of September, 19 91.

STATE OF ALA. SHELBY
I CERTIFY THIS
INSTRUMENT WAS FILED

91 OCT -1 AM 8:59

JUDGE OF PROBATE

Ferman Jackson Albright (S.S.)
Affiant and Attorney-in-fact

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Subscribed and sworn to before me on this the 26th day of September, 19 91.

Emory B. Bell
Notary Public

My Commission Expires: Notary Public, Alabama State At Large
My Commission Expires Jan. 23, 1992

(SEAL)

Merchants & Planters Bank