

STATE OF ALABAMA

COUNTY OF SHELBY

SPECIAL POWER OF ATTORNEY05:12 PM 12/17/1992-30406
SHELBY COUNTY JUDGE OF PROBATE
003 MCD 11.50
CERTIFIED

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Special Power of Attorney, that I, THOMAS Y. RUSSELL, being a resident of the State of Pennsylvania, Philadelphia County, do hereby make, constitute and appoint CHARLES D. RUSSELL, as my duly authorized and appointed attorney-in fact and agent for me and in my name, place and stead, an on my behalf to do and perform each and every act, deed, matter and thing whatsoever and as fully and effectually to all intents and purposes as I might or could do in my own proper person, if personally present, in connection with the closing of that certain real estate transaction more specifically the refinance of the real property located at 6608 Highway 119, Montevallo, Alabama 35115, more particularly described as:

A Part of the Southeast 1/4 of Section 26, Township 21 South, Range 3 West, more particularly described as follows: Begin at the Northeast corner of the Northwest 1/4 of the Southeast 1/4 of Section 26, Township 21 South, Range 3 West for the point of beginning; thence run Westerly along said North line of said Section a distance of 613.29 feet to an iron pin; thence turn 89 deg. 59 min. 36 sec. left and run Southerly a distance of 154.27 feet to an iron pin; thence turn 90 deg. 01 min. 54 sec. right and run Westerly a distance of 162.49 feet to the Northeasterly right of way line of Alabama Highway 119; thence turn 109 deg. 39 min. 27 sec. left and run Southeasterly along said right of way a distance of 132.85 feet to a concrete monument, thence turn 00 deg. 10 min. 21 sec. right and run Southeasterly along said right of way a distance of 319.55 feet; thence turn 70 deg. 33 min. 12 sec. right and run Easterly a distance of 697.95 feet; thence turn 90 deg. 00 min. left and run Northerly a distance of 580.63 feet to the North line of the Northeast 1/4 of the Southeast 1/4 of said Section 26; thence turn 90 deg. 00 min. left and run Westerly a distance of 73.15 feet to the point of beginning; being situated in Shelby County, Alabama.

I do hereby empower my said attorney-in fact to execute in my name and on my behalf any and all legal documents and papers as may be necessary and proper in the conduct and completion of the closing transaction, including, without limiting the generality of the foregoing, the power and authority to execute in my name all documents required by CHEMICAL RESIDENTIAL MORTGAGE CORPORATION, its successors and assigns, for a mortgage loan, said loan to be no more than FIFTY THOUSAND AND NO/100'S DOLLARS (\$50,000.00). IN THE EVENT THIS TRANSACTION IS NOT FINALIZED BY JANUARY 1, 1993, THIS POWER OF ATTORNEY SHALL TERMINATE AS OF THAT DATE.

Stewart & Assoc

I grant to my said agent or 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 or 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 agent or attorney-in-fact shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

The execution and delivery by my said agent or attorney-in-fact of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of said agents approval of the consideration therefor, and of the form and contents thereof, and that said agent/attorney-in-fact deems the execution thereof in my behalf to be necessary or desirable.

Any person, firm or corporation dealing with my said agent or attorney-in-fact under the authority of this instrument is authorized to deliver to said agent or attorney-in-fact all considerations of every kind or character with respect to any transactions so entered into by said attorney-in-fact and shall be under no duty or obligation to see to or examine and to the disposition thereof.

Third parties may rely upon the representation of my agent or attorney-in-fact as to all matters relating to any power granted to my attorney-in-fact, and no person who may act in reliance upon the representation of my attorney-in-fact or the authority granted to him shall incur any liability to me or my estate as a result of permitting my attorney-in-fact to exercise any power herein granted.

IN WITNESS WHEREOF, I have executed this Special Power of Attorney, an original and two (2) duplicates, and I have directed that photostatic copies of the within power of attorney be made, which shall have the same force and effect as an original hereof.

Dated on this the 3rd day of December, 1992.


THOMAS Y. RUSSELL

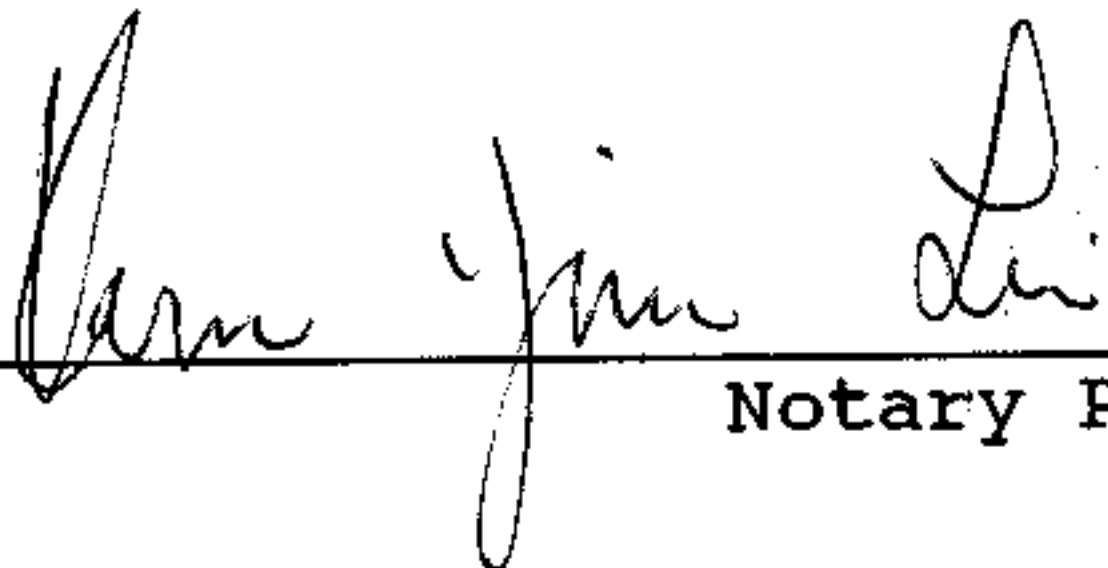
STATE OF PENNSYLVANIA
COUNTY OF

The undersigned, a Notary Public in and for said State and County, hereby certifies that Thomas Y. Russell, whose name is signed to the foregoing Special Power of Attorney, and who is known to me, acknowledged before me on this date that he executed the same voluntarily on the day same bears date.

Given under my hand and seal of office this 3rd day of December, 1992.

My Commission Expires:

Notarial Seal
Kam Yim Lui, Notary Public
Philadelphia, Philadelphia County
My Commission Expires Sept. 25, 1995
Member, Pennsylvania Association of Notaries


Notary Public

Inst # 1992-30406

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