

STATE OF Alabama

COUNTY OF Jefferson

POWER OF ATTORNEY


KNOWN ALL MEN BY THESE PRESENTS, That I, David R. Cochran,  
do hereby constitute and appoint Karen Ann Cochran, my  
attorney with full power of substitution for me and in my name to:  
execute any and all documents

concerning of the following described property:

See attached legal description

I hereby undertake to ratify everything that my said attorney, or any substitute  
or agent appointed by my attorney under the power in this behalf contained, shall  
do, or purport to do, by virtue of these premises.

Witness my hand this the 25th day of March, 19 93.

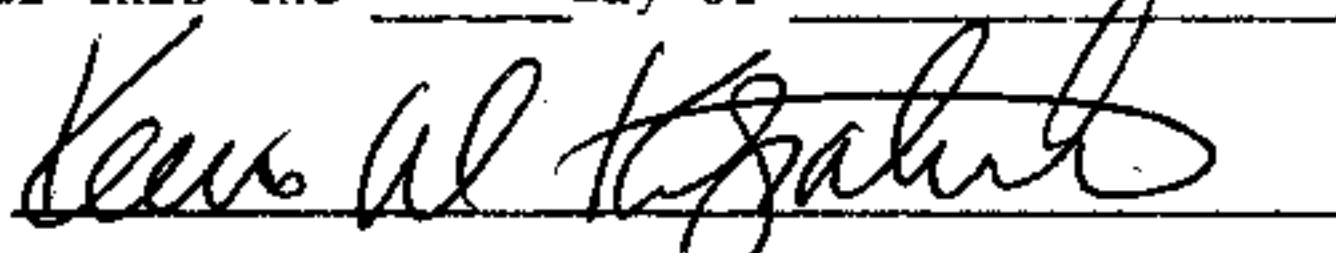
  
David R. Cochran

STATE OF Alabama

COUNTY OF Jefferson

I, the undersigned authority, a Notary Public in and for said County, in  
said State, hereby certify that David R. Cochran, 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/he  
executed the same voluntarily on the same bears date.

Given under my hand and official seal this the 25th day of March,  
19 93.

  
NOTARY PUBLIC

My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Jan. 15, 1996.  
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

This Instrument Prepared By:  
First Federal of Alabama, F.S.B.  
701 Montgomery Highway  
Vestavia Hills, Alabama 35216

Inst # 1993-09927

04/12/1993-09927  
12:20 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 9.00

"EXHIBIT A"

Part of the SW 1/4 of SE 1/4 of Section 33, Township 19 South of Range 1, West and being more particularly described as follows:  
Commence at the NW corner of said 1/4-1/4 section; thence east along the north line of same a distance of 235.23 feet to the center line of a public road; thence 145 deg. 43 min. to the right in a southwesterly direction a distance of 35.66 feet; thence 65 deg. 15 min. to the left in a southeasterly direction a distance of 174.65 feet; thence 106 deg. 00 min. to the left in a northeasterly direction a distance of 20.91 feet to the point of beginning of tract herein described; thence continue along the last named course a distance of 409.51 feet; thence 93 deg. 12 min. to the right in a southeasterly direction a distance of 200.89 feet; thence 86 deg. 48 min. to the right in a southwesterly direction a distance of 459.81 feet; thence 106 deg. 00 min. to the right in a northwesterly direction a distance of 210.00 feet to the point of beginning; being situated in Shelby County, Alabama.

*David Royce Cochran*  
DAVID ROYCE COCHRAN

*by P.O.A. Karen Ann Cochran*

*Karen Ann Cochran*  
KAREN ANN COCHRAN

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