

DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, That I, LYNDA M. WALL, do hereby certify and appoint my husband, JOHN F. WALL, III, as my agent and attorney-in-fact, for me and in my name and stead to attend on my behalf a real estate closing to refinance the first mortgage on real property located at 1147 Riverchase Parkway, Birmingham, Alabama 35244, also known as:

Lot 2317, Riverchase Country Club, 23rd Addition, as recorded in Map Book

10, Page 11 A & B, in the Probate Office of Shelby County, Alabama;

said property being owned by us for such amount and upon such terms, as he shall deem advisable. My said attorney-in-fact is authorized to sign and seal as my act and deed any instrument in writing including any deed, mortgage, or other instrument reasonably necessary to consummate the closing and to do every other thing necessary or proper for carrying into effect and execution any agreement made by me in such manner that all my estate, right, title or interest in or to the property and appurtenances and improvements located at 1147 Riverchase Parkway, Birmingham, Alabama 35244, included in such agreement to refinance, may be effectually and absolutely vested or conveyed as I myself could do if personally present. My said attorney-in-fact is authorized to sign checks or drafts on any accounts, either checking or savings, standing in my name in any bank or trust company or savings and loan association, within or without the State of Alabama; and to receive and collect all the accounts receivable that may be payable to me or to my estate


Porterfield

10/20/1993-32547
11:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

Inst # 1993-32547

and in my name to sign effectual receipts for the same. And generally to act as my attorney-in-fact or agent in relation to the premises, and on my behalf to execute all instruments and to do all acts and things of every kind and character as fully and effectually in all respects as I myself could do if personally present. I hereby ratify and confirm whatsoever my said attorney-in-fact shall do or cause to be done in the premises. This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal.

IN WITNESS WHEREOF, I have hereunto set my signature and seal on this the 12th day of October, 1993.

 (SEAL)
LYNDA M. WALL

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public, in and for said county in said state, hereby certify that LYNDA M. WALL, 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 power of attorney, she executed the same voluntarily on the day the same bears date.

Signed this the 12th day of October, 1993.

My Commission expires: 3/11/97


E. Renee Martin Notary Public