

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Ruth T. Davis a legal resident of the State of Alabama, United States of America, have made, constituted and appointed, and by these presents do make, constitute and appoint C. Randall Williams, who resides in Shelby County, State of Alabama, my true and lawful attorney in fact to act in, manage, and conduct all my estate and all my affairs, and for that purpose for me and in my name, place and stead, and for my use and benefit, and as my act and deed, to do and to execute, or to concur with persons jointly interested with myself therein in the doing or executing of, all or any of the following acts, deeds, and executing of, all or any of the following acts, deeds, and things, that is to say that these presents are intended to constitute a Durable Power of Attorney:

1. I specifically authorize and grant to my said attorney-in-fact full power and authority to do, take, and perform all and every act and everything whatsoever requisite, proper or necessary to be done in the sale and transfer of the property hereinafter described, as fully to all intents and purposes as I might or could do if personally present, with full power to execute and sign my name to any deed or transfer of title or title affidavit on said property and with full power of substitution or revocation, hereby ratifying and confirming all that my attorney-in-fact, or his substitute, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted as to the following described property:

Lot 278, according to the Map of Chandalar South, 6th Sector, as recorded in Map Book 7, Page 49, in the Probate Office of Shelby County, Alabama.

GIVING AND GRANTING unto said attorney full power authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present. This instrument is to be construed and interpreted as a Durable and Specific Power of Attorney. This Durable Power of Attorney shall

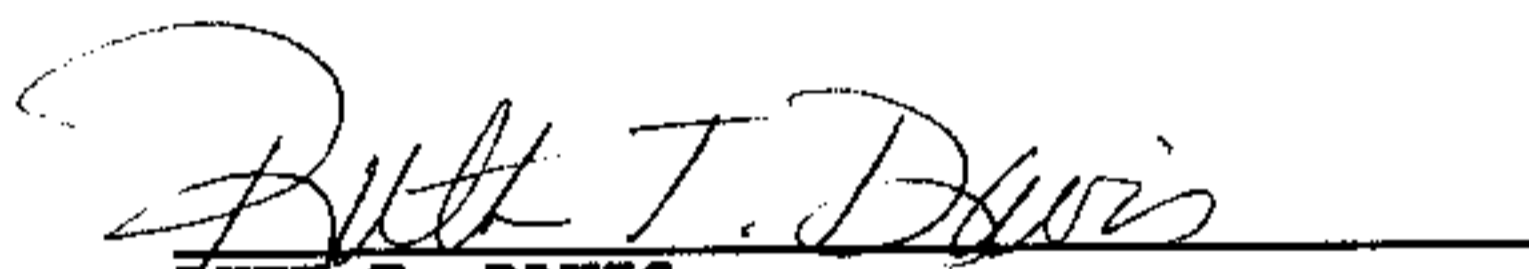
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not be affected by my disability, incompetency or incapacity. Such rights, powers and authority shall remain in full force and effect thereafter until my death.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal and personal representative, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been actually received by my attorney.

IN WITNESS WHEREOF, as principal, I have signed this Durable Power of Attorney at BIRMINGHAM, ALABAMA, this the 18 day of November, 1993, and I have directed that photographic copies of this Power be made which shall have the same force and effect as an original.


RUTH T. DAVIS

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that Ruth T. Davis, 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 power of attorney, she executed the same voluntarily on the date the same bears date.

Given under my hand and seal on this the 23rd day of November, 1993.


NOTARY PUBLIC

8-29-94

THIS INSTRUMENT WAS PREPARED BY:
HOLLIMAN, SHOCKLEY AND KELLY
3821 LORNA RD.
SUITE 110
RIVERCHASE, ALABAMA 35244

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