

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA )  
COUNTY OF SHELBY )

KNOW ALL MEN BY THESE PRESENTS, that, Frank R. Bragan hereinafter referred to as "Principal"), does by these presents make, constitute and appoint George R. Dreher as my true and lawful agent and attorney-in-fact (hereinafter referred to as "Agent") to do and perform for me and in my name, place and stead, and for my use and benefit, to execute any and all documents necessary to secure and close a note and mortgage in the approximate amount of ONE HUNDRED THIRTY NINE THOUSAND EIGHT HUNDRED FIFTY AND NO/100 Dollars (\$139,850.00), at a rate of interest not to exceed 8.4 per cent amortized for 5 years, in conjunction with the purchase of the property described as follows:

PARCEL I: Northwest 1/4 of Northwest 1/4 and West 1/2 of Northeast 1/4 of Northwest 1/4, Section 24, Township 20 South, Range 1 West, situated in Shelby County, Alabama.

PARCEL II: The West 1/2 of the SE 1/4 of the SW 1/4 and the SW 1/4 of the SW 1/4, both situated in Section 13, Township 20, Range 1 West, situated in Shelby County, Alabama.

including note, mortgage, HUD Certification, Truth-in Lending forms and any and all other forms, instruments and documents required by, and/or the closing attorney.

I further give and grant unto my said attorney-in-fact and agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be affected by my disability, incompetency, or incapacity, but shall be deemed to be durable in accordance with Alabama Code Section 26-1-2 (1975).

The execution and delivery by Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof on my behalf necessary or desirable.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 26<sup>th</sup> day of January, 1994.

  
Frank R. Bragan

COMMONWEALTH OF PUERTO RICO )  
COUNTY OF YAUCO) 466 # 163

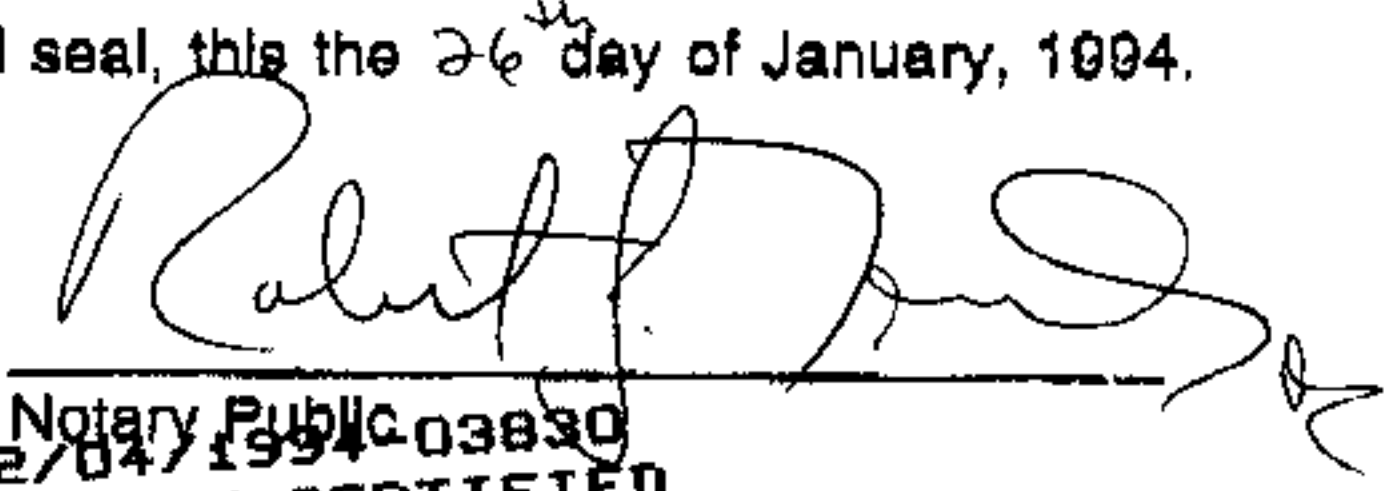
I, the undersigned, a Notary Public in and for said County in said State, hereby certify that FRANK R. BRAGAN whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he executed the same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 26<sup>th</sup> day of January, 1994.

ROBERTO J. TORRES ANTONMATTEI



My Commission Expires:  
Perpetual

  
Notary Public 03830  
02/04/1994  
11:24 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 8.50

Inst # 1994-03830