SPECIAL DURABLE POWER OF ATTORNEY

I, Margaret Atkins, of 6180 Mt. Pisgah Court, City of Austell, County of Colobo, State of Georgia, do hereby appoint Dewey A. Atkins, of 6180 Mt. Pisgah Court, County of Colobo, State of Georgia, as my lawful attorney-in-fact, for me in my name, place, and stead, and for my use and benefit:

To purchase the real property located at 1691 Highway 42, City of Calera, County of Shelby, State of Alabama, more particularly described as follows:

A portion of the Middle 1/3 of the East 1/2 of the NE 1/4 of Section 2, Township 22 South, Range 2 West, North of County Road No. 42, situated in Shelby County, Alabama, more particularly described as follows: Begin at the NE corner of the NE 1/4 of said Section 2, and thence run in a Westerly direction along the North line of said NE 1/4 for 662.10 feet to the point of beginning; thence continue along the last described course for 220.70 feet; Thence turn an angle of 92 deg. 10 min. 7 sec. to the left and run in a Southerly direction along the West side of the Middle 1/3 of the East 1/2 of the NE 1/4 of said Section 2, for 1181.31 feet to a point on the North right of way of Shelby County Road No. 42; Thence turn an angle of 92 deg. 18 min. 19 sec. to the left in an Easterly direction along said right of way for 221.36 feet; thence turn an angle of 87 deg. 43 min. 35 sec. to the left in a northerly direction for 1164.5 feet to the point of beginning; being situated in Shelby County, Alabama.

For such price and on such terms and conditions as he shall deem proper, including the execution of any and all documents necessary to complete the loan in the amount of \$81,000.00 with Coats & Company, Inc. such as, but not limited to notes, mortgages, statements required by the Federal Truth-in-Lending law, FHA or VA Forms, disclosure statements, RESPA forms, FNMA 1099, loan modification agreements for the purpose of increasing the interest charged on any loans being assumed, and any and all other documents appropriate to complete the closing of the purchase of the above described property.

To enter into any contract or contracts for the purchase of said premises, or any part threof, with such persons and on such terms as he shall in his discretion elect and to execute, acknowledge, and deliver that may be required for acquisition of said property or any part thereof or of any interest therein.

GIVING AND GRANTING, unto said attorney full power and 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, the above specially enumerated powers being in aid and exemplification of the full, complete, and general power herein granted, and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be bringing on myself, and my heirs, legal and personal representatives, and asigns; 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. Further, this power of attorney shall not be affected by disability, incompetency, or incapacity of the principal it being my intention this document constitutes a special durable power of attorney.

IN WITNESS WHEREOF, I have hereto set my hand and seal this the 30th day of September, 1994.

Margaret Atkins

State of Alabama) County of Shelby)

I, the undersigned, in and for said County in said State, hereby certify that Margaret Atkins, whose name is signed to the forestiff the special Durable

11:54 AM CERTIFIED'
SHELBY COUNTY JUDGE OF PROBATE
11.00

Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of the Special Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 30th DAY OF September, 1994.

Motary Public CAPITES Sapt 13, 1995

Inst * 1994-31005

10/12/1994-31005 11:54 AM CERTIFIED 11:54 AM CERTIFIED WILL JUDGE OF PROBATE 11.00

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