

STATE OF ALABAMA:
COUNTY OF JEFFERSON:

DURABLE SPECIAL POWER OF ATTORNEY

I, Karla B. Kiser, do hereby constitute and appoint my husband, Charles F. Kiser as my true and lawful attorney-in-fact, for me and in my name, place, and stead, and for my use and benefit: To execute all necessary and proper documents and instruments including, but not limited to, a Promissory Note and Mortgage in favor of AmSouth Mortgage Company, Inc. in the approximate amount of Two Hundred and Two Thousand Dollars and 00/100 (\$202,000.00) at 8.50% annual interest rate for a term of thirty (30) years in connection with the purchase of property located at 1716 Southpointe Drive, Hoover, Alabama and more particularly described as follows,

Lot 13, according to the Survey of Southpointe, 8th Sector, as recorded in Map Book 15 Page 109 in the Office of the Judge of Probate of Shelby County, Alabama.

Said purchase and mortgage loan transaction shall be made by my attorney-in-fact herein appointed according to that certain real estate sales contract dated September 18, 1994 for a purchase price of Two Hundred Fifty-Two Thousand Nine Hundred Dollars and 00/100 (\$252,900.00), said purchase to be closed on or before October 28th, 1994 and such further terms and conditions as he may deem necessary and proper, and to sign, execute and deliver, in my name or otherwise, such instruments as may be required in connection with said mortgage loan and real estate sales contract and to do such other acts as I might do in purchasing and mortgaging said property.

I further give and grant unto my said attorney-in-fact full power and authority to do and perform every act necessary and proper to be done in 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 attorney shall lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall not be affected by my disability, incompetency in incapacity.

IN WITNESS WHEREOF, the said Karla B. Kiser has caused this instrument to be executed by affixing her hand and seal hereunto on the 8th day of October, 1994.

Karla B. Kiser
Karla B. Kiser

STATE OF ALABAMA:
COUNTY OF JEFFERSON:

I, Thomas E. Norton, Jr., a Notary Public in and for said county, in said State, hereby certify that Karla B. Kiser, whose name is signed to the forgoing Durable Special Power of Attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the said Durable Special Power of Attorney, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 8th day of October, 1994.

This Instrument was Prepared By:
Thomas E. Norton, Jr.
Attorney at Law
2700 Highway 280 South
Birmingham, AL 35223

Thomas E. Norton, Jr.
NOTARY PUBLIC

Inst # 1994-32763

My commission expires: 1-24-95

11/02/1994-32763

02:08 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1994-32763