

This Instrument Prepared By: THOMAS L. FOSTER, ATTORNEY
1201 NORTH 19TH STREET
BIRMINGHAM, AL 35234

DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS that I, Debbie Cowan Metcalf
do hereby constitute and appoint Charles E. Cowan
my true and lawful attorney for me and in my name to enter into,
make sign, execute and deliver, acknowledge and perform any
contract, agreement, writing, or thing that may, in the opinion of
my said attorney, be necessary, or proper, to be entered into, made
or signed, sealed, executed, delivered, acknowledged, or performed
and generally to do, execute and perform any other act, deed,
matter or thing, whatsoever, that ought to be done, executed and
performed or that in the opinion of my said attorney ought to be
done, executed or performed, in and about the premises, of every
nature and kind whatsoever, as fully and effectually as I could do
if personally present. Specifically, I give my attorney in fact
the authority to convey real estate, if needed, the legal
description being set out as Exhibit "A" hereto.

This Power of Attorney shall not be affected by disability,
incompetency, or incapacity of the principal and shall continue in
effect upon the disability, incompetency, or incapacity of the
principal.

And I, the undersigned, do hereby ratify and confirm all
whatsoever my said attorney shall do, or cause to be done, in or
about the premises, by virtue of this Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on
this day of March, 1995.

Debbie Cowan Metcalf (Seal)
Debbie Cowan Metcalf

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in
said State, hereby certify that Debbie Cowan Metcalf
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/she executed the same
voluntarily on the day the same bears date.

Given under my hand and official seal this 7 day of
March, 1995.

Kimberly K. Hurst
Notary Public

My commission expires December 1, 1998

04/07/1995-09063
02:19 PM CERTIFIED
JEFFERSON COUNTY JUDGE OF PROBATE
11.00

Inst # 1995-09063

EXHIBIT "A"

LEGAL DESCRIPTION

Unit "D", Building 10 of Chandalar Townhouses, Phase 2, as recorded in Map Book 7, page 156, located in the Southwest 1/4 of the Southeast 1/4 of Section 1, Township 20 South, Range 3 West, Shelby County, Alabama, more particularly described as follows:

Commence at the Southeast corner of said 1/4-1/4 Section; thence in a Northerly direction, along the East line of said 1/4-1/4 Section, a distance of 840.76 feet; thence 90 degrees left, in a Westerly direction, a distance of 81.8 feet; thence 90 degrees right, in a Northerly direction, a distance of 17.1 feet to the point of beginning; said point being further identified as the Southwest corner of said Unit "D"; thence 89 degrees, 00 minutes, 33 seconds right, in an Easterly direction along the Centerline of a party wall and the outer face of a wood fence a distance of 58.1 feet to the Southeast corner of said wood fence; thence 90 degrees left, in a Northerly direction along the East side of a wood fence common to Units "A", "B", "C", and "D", a distance of 11.6 feet to the Southwest edge of a storage building; thence 90 degrees right, in an Easterly direction along the South side of said storage building, a distance of 4.2 feet; thence 90 degrees left, in a Northerly direction along East side of said storage building, a distance of 6.4 feet; thence 90 degrees left, in a Westerly direction along North side of storage building, a distance of 4.2 feet to a point on the outer face wood fence common to Units "A", "B", "C", and "D"; thence 90 degrees right, in a Northerly direction along the East side of said wood fence a distance of 6.1 feet to the centerline of a wood fence common to Units "C" and "D"; thence 90 degrees left, in a Westerly direction along the centerline of a wood fence and party wall common to Units "C" and "D", and another wood fence common to Units "C" and "D", a distance of 58.0 feet to a point on the outer face of a wood fence extending across the fronts of Units "A", "B", "C" and "D"; thence 90 degrees left, in a Southerly direction along the outer face of said wood fence across the front of Unit "D", a distance of 24.0 feet to the Southwest corner of said wood fence; thence 90 degrees left, in an Easterly direction along the outer face of a wood fence a distance of 9.9 feet to the point of beginning.

Situated in Shelby County, Alabama.

Inst # 1995-09063

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SHELBY COUNTY JUDGE OF PROBATE
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