

SPECIFIC
DURABLE POWER OF ATTORNEY

STATE OF ALABAMA

JEFFERSON COUNTY

I, James E. Keck, the undersigned, do hereby constitute and appoint my wife, Julia E. Keck, my true and lawful attorney, for me and in my name, place and stead to do and perform the following acts:

(1) To do any and all acts necessary to purchase, enter upon and take possession of the following described real property located in Shelby County, Alabama, to-wit: 2314 Salem Road, Montevallo, AL 35115

See attached Legal Description on Exhibit "A".

(2) To execute any and all documents necessary to complete a mortgage loan on the said real property, as required by the lender, Countrywide Funding including but not limited to Settlement Statements, Truth-in-Lending Disclosure Statements, Note, Mortgage, and any and all other documents so required, to close the said loan and to encumber the said property with a valid first mortgage in the amount of \$ 190,000.00.

(3) Without in any wise limiting the foregoing, generally to do, execute and perform any other act, deed, matter or thing whatsoever that ought to be done, executed or performed in connection with the closing of the purchase and mortgage of the said real property, as fully and completely as I could do if personally present.

08/25/1995-23532
01:01 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MCD 13.50

Inst # 1995-23532

IT IS UNDERSTOOD AND AGREED THAT THIS POWER OF ATTORNEY
SHALL NOT BE AFFECTED BY DISABILITY, INCOMPETENCY, OR INCAPACITY OF THE
UNDERSIGNED,

And I, the said James E. Keck, do hereby
ratify and confirm all that my said attorney shall do or cause to be done
in and about the premises by virtue of this power of attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
on this the 21st day of August, 1995.

x James E. Keck
James E. Keck

WITNESSES:

James W. Glines

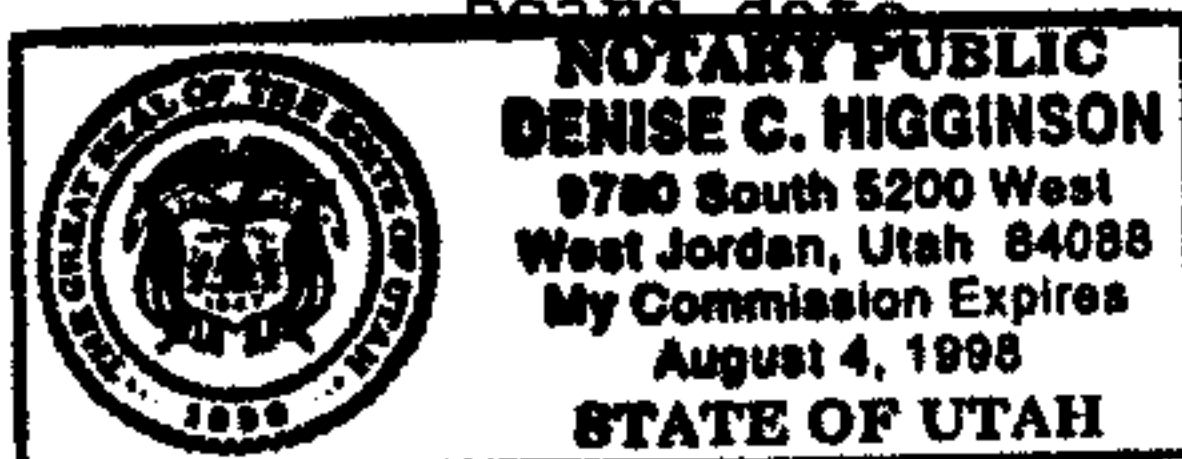
William R. Lippman

STATE OF ~~XXXXXX~~ UTAH

SALT LAKE COUNTY

I, the undersigned, a Notary Public in and for said County,
in said State, hereby certify that James E. Keck 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
said instrument, executed the same voluntarily on the day the same

hears date



Dated this the 21st day of August, 1995.

Denise C. Higginson
Notary Public

My Commission Expires: 8-4-98

(SEAL)

EXHIBIT A

PARCEL 1:

A tract located in the SW1/4 of the SE1/4 of Section 04, Township 22 South, Range 3 West. Said tract more particularly described as follows:
Commence at the SE corner of the SW1/4 of the SE1/4 of Section 04, Township 22 South, Range 3 West, Shelby County, Alabama, thence in a Northerly direction along the East line of said 1/4-1/4 section, a distance of 674.97 feet, thence 88° 04' 10" left, in a Westerly direction, a distance of 635.07 feet to the Point of Beginning of the tract herein described, thence continue along last described course a distance of 650.00 feet to a point on the NE right-of-way line of Shelby County Highway #15, thence 93° 02' 18" left, in a Southeasterly direction along said right-of-way line, a distance of 336.91 feet, thence 86° 57' 42" left, in an Easterly direction a distance of 650.00 feet, thence 93° 02' 18" left in a Northerly direction, a distance of 336.91 feet to the Point of Beginning.

PARCEL 2:

A tract located in the SW1/4 of the SE1/4 of Section 04, Township 22 South, Range 3 West. Said tract being more particularly described as follows:
Commence at the SE corner of the SW1/4 of the SE1/4 of Section 04, Township 22 South, Range 3 West, Shelby County, Alabama, thence in a Northerly direction along the East line of said 1/4-1/4 section, a distance of 338.35 feet to the Point of Beginning of the tract herein described, thence continue along last described course a distance of 336.62 feet, thence 88° 04' 10" left, in a Westerly direction, a distance of 635.07 feet, thence 93° 02' 18" left, in a Southeasterly direction a distance of 336.91 feet; thence 86° 57' 42" left in a Easterly direction a distance of 628.55 feet to the Point of Beginning.

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