

POWER OF ATTORNEY
Limited

KNOW ALL MEN BY THESE PRESENTS, That I, Patricia Beth Kirkpatrick
a legal resident of Alabama
United States of America, have made, constituted and appointed,
and by these presents do make, constitute and appoint myself
P. Kirkpatrick my true and lawful attorney, to act in my
behalf and for my use and benefit and as my act and deed to
execute the promissory note, security instrument, HUD-1
settlement statement and any other documents which may be
required in the closing of the following described loan:

30 year fixed - loan amt. \$100,250.00 7% interest rate
closing date 1-26-96

on the following described real property located in Shelby
County, State of Alabama, to-wit:

refinanced Lot 15 according to the Survey of Apple Ridge
Section 45 recorded in Map Book 4, Page 27, in the
said property to be purchased at a price of \$1. Alabama.

GIVING AND GRANTING unto my said attorney full power and
authority to execute said documents.

THIS POWER OF ATTORNEY shall not be affected by my disability,
incompetency, or incapacity. It is intended that this power of
attorney is to become effective immediately upon execution and
shall continue in effect during and subsequent disability,
incompetency or incapacity as so provided by 26-1-2, Code of
Alabama 1975.

AND I HEREBY declare that the execution of loan documents done
hereunder by my said attorney shall be binding on myself, and my
heirs, legal and personal representatives and assigns.

THIS POWER OF ATTORNEY is specifically limited to the acts
specified herein and shall terminate immediately upon the
satisfactory closing of the above identified loan.

IN WITNESS WHEREOF, I have executed this Limited Power of
Attorney this, the 25 day of January, 1996.

Patricia Beth Kirkpatrick
(Signature)

STATE OF Alabama
COUNTY OF Jefferson

I, the undersigned authority, a Notary Public in and for said
State and County, hereby certify that Patricia Beth Kirkpatrick
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 the Power of Attorney, has
executed the same voluntarily, on the day the same bears date.

Given under my hand and official seal, this 25 day of
January, 1996.

Kelly P. Lee
Notary Public
Inst # 1996-04312
My Comm. Expires 02/09/2000

(SEAL)

02/09/1996-04312
11:13 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCB 8.50

Form #572
Revised (4/70)

Inst # 1996-04312