

STATE OF ALABAMA)

SHELBY COUNTY)

POWER OF ATTORNEY

I, the undersigned, RUTH T. CHAPMAN, do hereby nominate and appoint my son, JAMES A. CHAPMAN, my true and lawful attorney in fact for me and in my name, place and stead and on my behalf and for my use and benefit:

1. To exercise or perform any act, power, duty, right or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform in connection with, arising from or relating to any person, item, transaction, thing, business, properly, real or personal, tangible or intangible, or matter whatsoever. That my attorney shall have the power to sign deeds, convey property and do all things in my name whether they are enumerated herein or not.

2. To conduct, engage in or transact any and all lawful business of whatever nature or kind for me and on my behalf and in the name, the same as I could do on my own behalf.

3. This instrument is to be construed and interpreted as a general power of attorney, and my attorney in fact is empowered to do all things on my behalf the same as I could do if I were present.

This power of attorney shall not be affected by disability, incompetency or incapacity of the principal.

IN WITNESS WHEREOF, I have set my hand on this 5 day of April, 1993.

[Signature]
Witness

Ruth T. Chapman
RUTH T. CHAPMAN

Inst # 1996-27040

[Signature]
Witness

STATE OF ALABAMA)
SHELBY COUNTY)

08/20/1996-27040
10:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SMA 8.50

Before me, the undersigned, personally appeared RUTH T. CHAPMAN, who is known to me and who being informed of the contents of the foregoing instrument, acknowledged that she executed the same of her own free will and accord.

This the 5 day of April, 1993.

JAMES A. CHAPMAN
525 CANTERBURY Rd.
PRICHARD, AL 36869

[Signature]
Notary Public

Inst # 1996-27040