

96101109

SPECIFIC DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, James A. Branch
of the City of Prichard, State of Ala., have made,
constituted and appointed, by these presents do make, constitute
and appoint Frank S. Branch my true and lawful Attorney-in-Fact
and Agent (hereinafter called "Agent"), for me in my name, place
and, stead and for my behalf and benefit:

1. SPECIFIC GRANT OF POWER: To exercise or perform
the specific act enumerated below relating to the transaction of
property, real or personal tangible or intangible, to be sold by
me. I grant my Agent full power and authority to do fully as I
might or could do if personally present, with full power of
substitution or revocation, hereby ratifying and confirming all
that my Agent shall lawfully do or cause to be done by virtue of
this power of attorney and the powers herein granted;

a) POWER TO PURCHASE/REFINANCE: To purchase real
or personal property, tangible or intangible, or interests
therein, on such terms and conditions as my Agent shall deem
proper, with full authority to sign, endorse, execute and deliver
any and all instruments or documents pertaining to the
purchase/refinance of the real or personal property described as
follows:

See Exhibit "A" attached hereto for legal description.

2. INTERPRETATION AND GOVERNING LAW: This instrument
is to be construed and interpreted as a specific durable power
of attorney and shall not be affected by my disability,
incompetency or incapacity. This instrument is executed and
delivered in the State of Alabama, and the laws of the State of
Alabama shall govern all questions as to the validity of the
power and the construction of its provisions.

1996-38149

11/19/1996-38149
09:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

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3. INDEMNITY: I hereby bind myself to indemnify my Agent and any successor who shall so act against any and all claims, demands, losses, damages, actions and causes of action, including expenses, costs and reasonable attorneys' fees which my Agent at any time may sustain or incur in connection with carrying out the authority granted in this power of attorney.

4. THIRD PARTY RELIANCE: Third parties may rely upon the representations of my Agent as to all matters relating to the specific power granted to my Agent and no person who may act in reliance upon the representations of my Agent of the authority granted to my Agent shall occur any liability to me or my estate as a result of permitting my Agent to exercise this power.

IN WITNESS WHEREOF, I have executed this Specific Durable Power of Attorney, which shall not be affected by my disability, incapacity or incompetency, and I have directed that photographic copies of this power be made, which shall have the same force and effect as an original.

DATED on this the 10/23 day of Oct, 1996.

Jonesa Brunel
PRINCIPAL

STATE OF)

COUNTY OF)

I, the undersigned, a Notary Public in and for the said County in said State, hereby certify is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 23, day of October, 1996.

Margaret S. Kerrington
NOTARY PUBLIC
My Commission Expires:
(Seal)

11/19/1996-38149-09:07:00 AM SHELBY COUNTY 002 MCD 11.00

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