

STATE OF ALABAMA

JEFFERSON COUNTY

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, Terri Heyerdale Hall, residing at 936 South Ridge Drive, Columbus, Ga. 31904, hereby make, constitute and appoint Jamie Scott Hall as my true and lawful attorney, to act in and conduct for me, in my name, place and stead, to do and execute the following acts, deed and things on the 21st day of February, 1997:

(a) To execute all documents whatsoever, with full covenants of warranty, in regard to the purchase of the real property located at 108 Stonehaven Drive, Pelham, Alabama 35124 for the sales price of \$107,630.00 and the mortgage loan to be executed to SouthTrust Mortgage Corporation, in the amount of \$102,200.00, secured by the aforesaid real estate, which is more particularly described as follows:

Lot 17, according to the Survey of The Cottages at Stonehaven, as recorded in Map Book 21 page 26 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Mineral and mining rights are excepted.

(b) To demand, recover, and receive, all and any sums of money, debts or effect, due, payable, coming or becoming due on account of such purchase and mortgage of the hereinabove described real property;

(c) To generally do and perform all matters and things, transact all business, make, execute and acknowledge all contracts, orders, deeds, other conveyances, mortgages, leases and to execute all other instruments of every kind which may be necessary or proper to effectuate all powers hereinabove specifically granted, or any other matter or thing appertaining to the mortgage of said hereinabove described real property, with the same full powers, and to all intents and purposes, with the same validity as I could, if personally present (giving and granting unto my said attorney, full power to substitute one or more attorneys under him, and the same as his pleasure to revoke); and hereby ratifying and confirming whatsoever my said attorney shall and may do, by virtue hereto;

(d) The powers herein granted to my said Attorney-in-Fact shall be exercisable by his on the ____ day of February, 1997 and shall remain in effect for six (6) months after the closing and disbursement of mortgage loan to facilitate the execution of any further documentation which may be required in regard to the mortgage loan;

THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY MY DISABILITY, INCOMPETENCY OR INCAPACITY AND MAY BE EXERCISED NOTWITHSTANDING ANY SUCH DISABILITY, INCOMPETENCY OR INCAPACITY AND NOTWITHSTANDING ANY UNCERTAINTY AS TO WHETHER I AM DEAD OR ALIVE.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this ____ day of February, 1997.


TERRI HEYERDALE HALL

Inst # 1997-06224

02/27/1997-06224
02:13 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

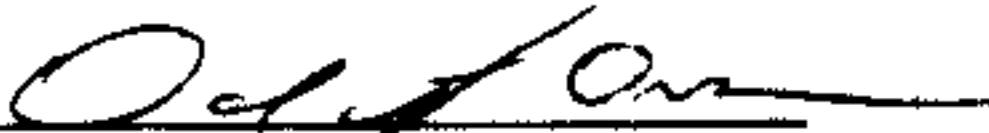
Inst # 1997-06224

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, A Notary Public in and for said County, in said State, hereby certify that Terri Heyerdale Hall whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 14th day of February, 1997.


NOTARY PUBLIC

My commission expires: August 27, 2000

Affix Notarial Seal

THIS INSTRUMENT WAS PREPARED BY:
DAVID F. OVSON, Attorney at Law
Lange, Simpson, Robinson & Somerville
728 Shades Creek Parkway, Suite 120
Birmingham, Alabama 35209

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