Inst # 1997-11963

04/17/1997-11963
02:15 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

\* \* \* \* \*

STATE OF ALABAMA COUNTY OF BALDWIN

## SPECIFIC POWER OF ATTORNEY

Know All Men by These Presents, that I, Carol S. Hines, of legal age, married and with residence at Hwy, 98, Orange Beach, Alabama, do hereby make, constitute and appoint, Merida Hines Tyler as my true and lawful attorney, for us and our name, place and stead to:

Execute, sign and acknowledge the any and all documents necessary to complete a refinance of my property (hereinafter "SUBJECT PROPERTY") consisting of a house and the land located at 1200 2nd Street, N.E., Alabaster, AL 35007 more particularly described as follows:

Lot #8 in Block 4, according to the Map of the 1st Addition to Cedar Grove Estates located in the NW 1/4 of the NW 1/4 of Section 36, Township 20 South, Range 3 West, Alabaster, Shelby County, Alabama, as recorded in Map Book 3, Page 141.

This Power of Attorney shall not be affected or impaired by any disability, incompetency or incapacity, per Code of Alabama § 26-1-2.

My Commission expires: 10 18 99