

DURABLE POWER OF ATTORNEY

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS THAT I, **SUSAN JEANENE EVERETT**, (hereinafter "Principal") a resident of Monroe, Louisiana, have made, constituted and appointed and by these presents do make, constitute and appoint **JAMES H. EVERETT, JR.**, my true and lawful agent as my attorney-in-fact (hereinafter "Agent") to do and perform each and every act, deed, matter and thing as hereinafter specifically enumerated to all intents and purposes as I might or could do in my own proper person if personally present, the following specifically enumerated powers, namely to execute on my behalf all related documents necessary to close the purchase of and to execute any documents required by Regions Mortgage, Inc., the Lender, including but not limited to a Promissory Note, Mortgage, and any other documents relative to the purchase of the property located at 173 Grande View Lane, Maylene, Alabama 35114, more specifically described as follows:

The property described on Exhibit "A" attached hereto and incorporated herein by this reference.

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

IN WITNESS WHEREOF, I have executed this special durable power of attorney in two counterparts and I have directed that photostatic copies of this power of attorney be made which shall have the same effect as an original.

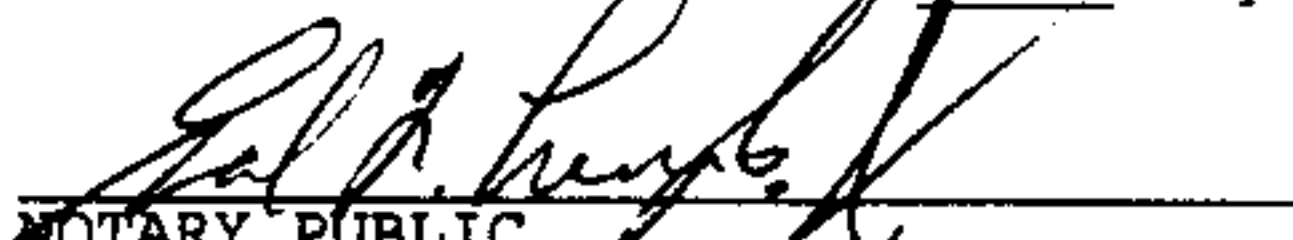
Dated this 24th. day of April, 1997.


SUSAN JEANENE EVERETT
 Principal

STATE OF LOUISIANA)
~~COUNTY~~ OF Ouachita)
 PARISH

On this 24th. day of April, 1997, I, the undersigned, a Notary Public in and for said ~~County~~ ^{PARISH} and in said State, hereby certify that Susan Jeanene Everett, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me that, being informed of the contents of the instrument, she executed the same voluntarily and as her act on the day the same bears date.

Given under my hand and seal of office this the 24th. day of April, 1997.


 NOTARY PUBLIC
 My Commission Expires: For Life

06/02/1997-16894
 09:15 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 002 SMA 11.00

Exhibit A

Lot 11, according to the Survey of Grande View Estates, Givianpour Addition to Alabaster, 2nd Addition, as recorded in Map Book 20, page 66, in the probate Office of Shelby County, Alabama.

Inst # 1997-16894

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09:15 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SWA 11.00