STATE OF ALABAMA COUNTY OF JEFFERSON

## DURABLE SPECIAL POWER OF ATTORNEY

I, Jack A. Baker, do hereby constitute and appoint Rachel Baker as my true and lawful attorney-in-fact, for me in my name, place, and stead, and for my use-and benefit: to execute all necessary and proper documents and instruments including, but not limited to a Promissory Note and Mortgage in favor of Norwest Mortgage, Inc. in the amount of One Hundred Ninety Thousand and No/100 (\$190,000.00 at 7.625 % annual interest rate for a term of Fifteen years in connection with the refinance of property located at 4993 Sussex Road, Birmingham, Alabama 35242 and more particularly described as follows:

Lot 34, according to the Survey of Southern Pines, 5th Sector, as recorded in Map Book 9, page 106, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Said refinance and mortgage loan transaction shall be made by my attorney-in-fact herein appointed according mortgage closing instruction and such further terms and conditions as he/she may deem necessary and proper, and to sign, execute and deliver, in my name or otherwise, such instruments as may be required in connection with said mortgage loan and to do such other acts as I might do in and mortgaging said property.

I further give and grant unto my said attorney-in-fact full power and authority to do and perform every act necessary and proper to be done in the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by virtue hereof.

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

IN WITNESS WHEREOF, the said Jack A. Baker has caused this instrument to be executed by affixing his hand and seal hereunto on the 13thday of June, 1997.

Jack A Baker

STATE OF ALABAMA) JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said county in said State, hereby certify that Jack A. Baker whose name is signed to the foregoing Durable Special Power of Attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the said Durable Special Power of Attorney she executed the same voluntarily on the day the same bear date.

Given under my hand and official seal this 13th day of June, 1997.

Notary Public

My Commission expires: My Commission expires September 12, 1956

Bonded through Fireman Insurance Co

THIS INSTRUMENT WAS PREPARED BY: Mary Lynn Campisi Attorney at Law 3008 Pump House Road Birmingham, Alabama 35243 (205) 967-1010

Inst # 1997-21470

07/09/1997-21470 10:23 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 8.50 001 MEL

fax (205) 967-9724