

AFTER RECORDING RETURN TO:

STATE OF GEORGIA
COUNTY OF FULTON

JOSEPH M. FERGUSON, III
750 Hammond Drive
Building 16, Suite 100
Atlanta, GA 30328

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That I, **CHRISTINE A. JENNINGS**, have made, constituted and appointed and by this act and these presents do make, constitute and appoint **JERRY D. JENNINGS**, as my true and lawful attorney-in-fact with full power to act in my stead and in my behalf to make, do and transact all of the following business whatsoever in my name, as fully as though I myself were acting; said power to include full power and authority to do or perform for me the following, to wit: Purchase, mortgage, convey, and encumber on my behalf all that lot, tract, or parcel of land lying and being:

See Exhibit "A" attached hereto and by this reference incorporated herein.

And to execute any and all documents including but not limited to warranty deeds, mortgages, deeds to secure debt, Veterans Administration documents, loan agreements, borrower's waivers, closing statements, affidavits, promissory notes, property owner's affidavit, escrow documents, sales contracts, and releases connected with said real property.

And to make, endorse, cash, deposit and the like all checks, bank drafts and other like instruments connected with said real property.

GIVING AND GRANTING unto my said attorney full power and authority to do and perform all and every act, deed, and thing whatsoever that is necessary in the execution of this power of attorney as fully as I might or could do if present and acting.

I hereby ratify and confirm whatsoever my attorney shall do in the premises by virtue of this authority.

This power of attorney shall remain effective until the same is revoked by written instrument recorded in the office of the Clerk of the Superior Court of Shelby County, Alabama.

And I hereby declare that in the absence of such a written recorded revocation any act or thing lawfully done hereunder by my said attorney shall be binding on myself, my heirs, legal and personal representatives, and assigns, whether the same shall have been done before or after my death.

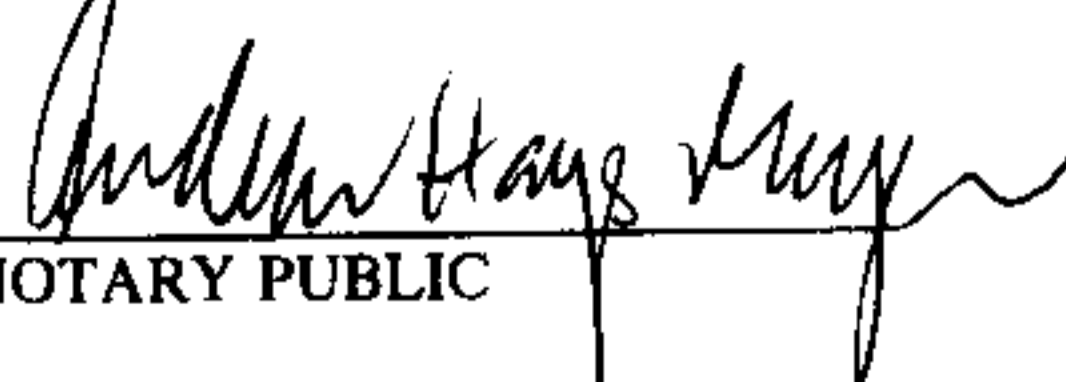
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal, this 21 day of July, 1997

Signed, sealed and delivered in the presence of:

CHRISTINE A. JENNINGS


WITNESS

 (SEAL)


NOTARY PUBLIC

[AFFIX NOTARIAL SEAL]



Inst # 1997-25559
08/12/1997-25559
12:17 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1997-25559