

SPECIAL DURABLE POWER OF ATTORNEY

I, Angelia M. Adams, of 831 Willow Oak Drive, City of Hoover, County of Shelby, State of Alabama, do hereby appoint Andrew L. Adams of 831 Willow Oak Drive, County of Shelby, State of Alabama, as my lawful attorney-in-fact, for me in my name, place, and stead, and for my use and benefit:

To refinance the real property located at 831 Willow Oak Drive, County of Shelby, State of Alabama, more particularly described as follows:

Lot 19, according to the Survey of Sixth Addition to Riverchase Country Club, as recorded in Map Book 7, Page 93, in the Probate Office of Shelby County, Alabama.

on such terms and conditions as he shall deem proper, including the execution of any and all documents necessary to complete the loan in the amount of \$95,000 with First Commercial Bank such as, but not limited to notes, mortgages, statements required by the Federal Truth-in-Lending law, FHA or VA Forms, disclosure statements, RESPA forms, FNMA 1099, loan modification agreements for the purpose of increasing the interest charged on any loans being assumed, and any and all other documents appropriate to complete the closing of the refinance of the above described property.

GIVING AND GRANTING, unto said attorney full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in aid and exemplification of the full, complete, and general power herein granted, and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be bringing on myself, and my heirs, legal and personal representatives, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been actually received by my attorney. Further, this power of attorney shall not be affected by disability, incompetency, or incapacity of the principal it being my intention this document constitutes a special durable power of attorney.

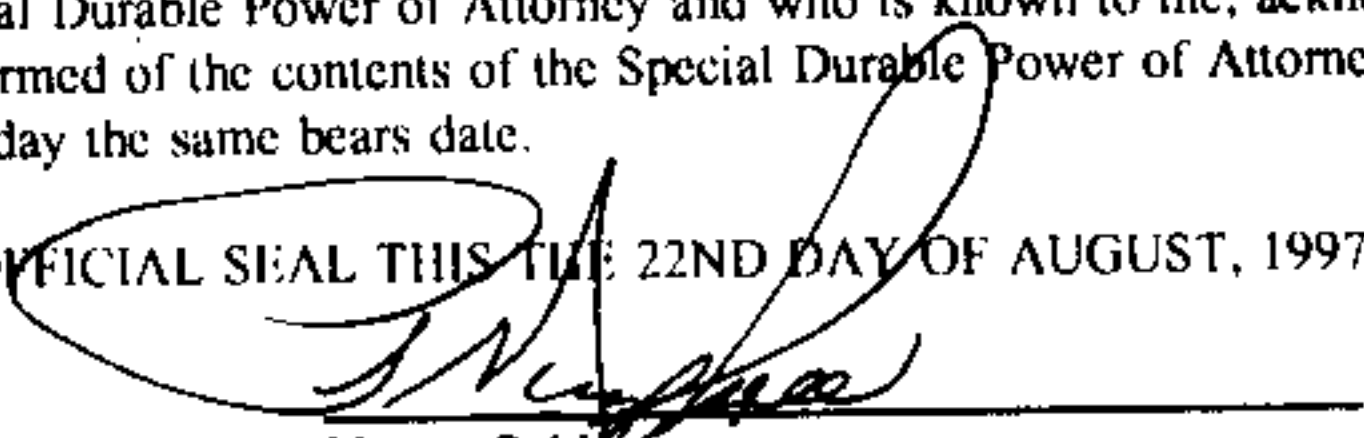
IN WITNESS WHEREOF, I have hereto set my hand and seal this the 22nd day of August, 1997.


Angelia M. Adams

State of Alabama)
County of Shelby)

I, the undersigned, in and for said County in said State, hereby certify that Angelia M. Adams, whose name is signed to the foregoing Special Durable Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of the Special Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 22ND DAY OF AUGUST, 1997.


Notary Public

My commission expires: 2-20-99

PEGGY L. MURPHREE
MY COMMISSION EXPIRES
2/20/99

Inst # 1997-27906

09/02/1997-27906
10:36 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50

Inst # 1997-27906