

STATE OF ALABAMA)

SHELBY COUNTY)

RATIFICATION

Frank C. Ellis, Jr. after first being dually sworn deposes and states as follows:

My name is Frank C. Ellis, Jr. I am a resident of Shelby County, Alabama, and am over the age of 19 years and am of sound mind.

On July 25, 1997, I gave a limited power of attorney to my son, Frank C. Ellis, III, said Power of Attorney being recorded in instrument no. 1997-28020 Office of the Judge of Probate of Shelby County, Alabama.

On August 20, 1997, Frank C. Ellis, III, as my Attorney-in-Fact, executed various documents in conjunction with a \$730,000.00 loan from Union State Bank, Birmingham, Alabama to Interstate Restaurant Investors, an Alabama General Partnership and me. The documents executed by my Attorney-in-Fact in conjunction with said Loan included but were not limited to, a Note, Mortgage, Loan Agreement, Waiver of Conflict, and Loan Closing Statement. The foregoing documents acquired in conjunction with the said Loan (including any documents executed by my Attorney-in-Fact in conjunction with said Loan which are not specifically listed above) are referred to herein as the Loan Documents.

The purpose of this instrument is to indicate that my Attorney-in-Fact had full power and authority to execute the Loan Documents, that the Loan Documents are fully binding on me and further I hereby ratify and affirm the Loan Documents.


The Mortgage which is included in the Loan Documents is recorded at instrument no. 1997-28018 with the Office of Judge of Probate of Shelby County, Alabama.

In witness whereof, I have hereunto set my hand and seal this 15 day of SEP, 1997.

Inst # 1997-29499

09/15/1997-29499
08:56 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HCB 11.00

Inst # 1997-29499



Frank C. Ellis, Jr.

STATE OF ALABAMA)

SHELBY COUNTY)

I, the undersigned, a Notary Public, in and for said county in said state, hereby certify that Frank C. Ellis, Jr. who's name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the instrument he executed the same voluntarily on the day same bears date.

Given under my hand an official seal this 15 day of SEP., 1997.



Notary Public
My Commission Expires 3.1.98

Inst # 1997-29499

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