

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

Inst. # 1997-41247

KNOW ALL MEN BY THESE PRESENTS, that, **Samuel Arnold, Sr.** hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **David H. Dorough** as my true and lawful agent and attorney-in-fact (hereinafter referred to as "Agent") to do and perform for me and in my name, place and stead, and for my use and benefit; to execute any and all documents necessary to secure and close a conventional loan in the approximate amount of **ONE HUNDRED TWENTY EIGHT THOUSAND AND NO/100 DOLLARS (\$128,000.00)** from **Regions Mortgage** at a rate of interest not to exceed **7.5 per cent** amortized for **30 years**, in conjunction with the purchase of the property described as follows:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

including note, mortgage, HUD Certification, Truth-in Lending forms and any and all other forms, instruments and documents required by **Regions Mortgage**, and/or the closing attorney.

I further give and grant unto my said attorney-in-fact and agent full power and authority to do and perform every act necessary and proper to be done and 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 Agent 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, but shall be deemed to be durable in accordance with Alabama Code Section 26-1-2 (1975).

The execution and delivery by Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof on my behalf necessary or desirable.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 8th day of December, 1997.

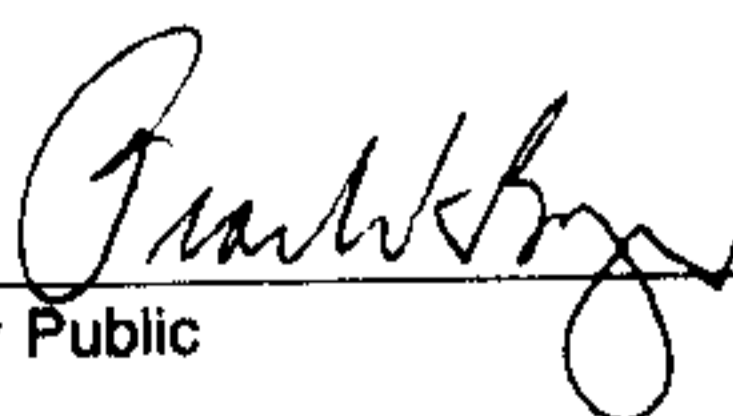


Samuel Arnold, Sr.

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **Samuel Arnold, Sr.** whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he executed the same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 8th day of December, 1997.



Notary Public

My Commission Expires: 12/20/2000

12/18/1997-41247
03:04 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HCB 11.00

THIS LEGAL DESCRIPTION IS HEREBY MADE A PART OF THAT CERTAIN POWER OF ATTORNEY FROM SAMUEL E. ARNOLD, SR. TO DAVID H. DOROUGH, DATED DECEMBER 12, 1997.

LEGAL DESCRIPTION

EXHIBIT A

Commence at the Southwest corner of the SE 1/4 of Section 26, Township 21 South, Range 1 West, being an iron with gear found in place; thence proceed in an Easterly direction along the South boundary of Section 26 for a distance of 12.6 feet to the point of intersection with the East right of way line of County Highway #78, being the point of beginning of the parcel of land herein described; thence continue in the same direction along said South boundary of said Section for a distance of 828.32 feet to a point, being 30.0 feet West of the centerline of County Highway #37, better known as the egg & butter road; thence proceed in a Northerly direction along a curve to the right (concave Easterly and radius equals 848.55 feet) being 30 feet from and parallel to the centerline of said Co. Hwy. #37, for an arc distance of 245.40 feet to a point; thence continue in a Northerly direction along a tangent section, being 30.0 feet from and parallel to said centerline, for a distance of 199.45 feet to a point; thence turn an angle of 97 degrees 15 minutes 08 seconds to the left and proceed for a distance of 1039.16 feet to a point, being an old roadbed; thence turn an angle of 55 degrees 48 minutes 52 seconds to the left and proceed for a distance of 8.26 feet to the intersection with the Northeast right of way line of County Highway #78; thence proceed in a Southeasterly direction along the Northeast right of way of said Co. Hwy. #78, being in a curve to the right (concave Westerly and radius equals 1185.9 feet) for an arc distance of 548.69 feet to a point; thence continue along said right of way, being in a tangent section, for a distance of 80.91 feet to the point of beginning. Said parcel of land is lying in the SE 1/4 of the SW 1/4 and the SW 1/4 of the SE 1/4 of Section 26, Township 21 South, Range 1 West, Shelby County, Alabama.

Less and except that portion conveyed to Craig and Joyce Eaves by deed recorded in Inst. #1994-19315, in Probate Office.

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