LIMITED POWER OF ATTORNEY AND AUTHORIZATION

State of 11;ss.ss.pp:)
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County of Lemer)

KNOW ALL MEN BY THESE PRESENTS:

That GEORGE M. KELLUM and DEBRA R. KELLUM, Husband and Wife, hereby constitute(s) and appoint(s) National Equity, Inc., of Omaha, Nebraska, as true and lawful Attorney in Fact of the undersigned and authorizes said Attorney in Fact to act in name, place and stead of the undersigned, but NEVERTHELESS LIMITED to the following:

To Close and convey title on the herein described property as Attorney in Fact, and to execute and/or deliver all necessary closing documents (including but not limited to a Limited Power of Attorney given to a real estate agent to execute and/or deliver all necessary closing documents in connection therewith for that sole purpose.

It is intended that this shall be a LIMITED POWER OF ATTORNEY for the purpose of closing title to real estate commonly known as: 29 S. 40 Road, Alabaster, AL 35007 and legally described as:

Real estate situated in Shelby County, Alabama, to-wit: Lot 29, according to the Survey of South Forty, as recorded in Map Book 11, Page 102, in the Probate Office of Shelby County, Alabama.

This Power of Attorney shall not be revoked by the incompetency of the principal, shall not terminate on the disability of the principal and may be voluntarily revoked only by revocation filed in the County Clerk's Office of the county where the property is located.

National Equity, Inc. is authorized to receive the proceeds from the sale of the above referenced property and to receive payment of the purchase price, prorate of taxes and insurance, escrows, if any, proceeds of any loans secured by the buyer, and any and all funds due from the sale of the property.

All parties involved in distributing any of the above referenced monies are hereby authorized to make all

payments payable to National Equity, Inc. IN WITNESS WHEREOF, the hand of the undersigned is affixed this

Witness

DEBRA R. KELLUM, Seller

State of Mississippi)

County of Lamour

On May 5, 1998 before me, Stacy Woodard (insert name) Notary Public, personally appeared GEORGE M. KELLUM and DEBRA R. KELLUM, Husband and Wife personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me all that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

OO1 HCB

Witness my hand and official seal.

Signature]

MY COMMISSION EXPINES JUNE 22. CERTIFIED SHELBY COUNTY JUDGE OF PROBATE