3 0682E-866T # 150

THIS INSTRUMENT PREPARED BY:
R. SHAN PADEN, Attorney at Law
Paden & Harris
100 Concourse Parkway, Suite 130
Birmingham, Alabama 35244

STATE OF ALABAMA)
COUNTY OF SHELBY)

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, the undersigned, JULIE W. SHARP, do hereby appoint C. DWAYNE SHARP to be my lawful attorney in all matters relating to our purchase of 945 RIVERCHASE PARKWAY, BIRMINGHAM, AL 35244, Shelby County, Alabama from DAYTON WAYNE DAVIS AND THERESA J. DAVIS, and described below:

LOT 27, ACCORDING TO THE AMENDED MAP OF FIRST ADDITION, RIVERCHASE COUNTRY CLUB, RESIDENTIAL SUBDIVISION, AS RECORDED IN MAP BOOK 7, PAGE 115, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

I hereby specifically authorize C. DWAYNE SHARP to execute on my behalf all papers necessary to complete the mortgage of the above property in the amount of \$175,650.00 at a rate of 6.75% for a term of 30 years, including, but not limited to all waivers, a term of 30 years, including, but not limited to all waivers, receipts, notes, mortgages, truth-in-lending documents, deeds and any other documents required to be executed by Bank, Savings and Loan or Mortgage Company in connection with the mortgage and to do all acts and things as fully and effectually in all respects as I would do if present.

It is my intent that this Power of Attorney shall be a Durable Power of Attorney pursuant to Section 26-1-2 Code of Alabama 1975, as amended. This Power of Attorney shall not be affected by disability, incompetency or incapacity of the principal.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal 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 received by any person acting in reliance hereon. This Power of Attorney may be filed for record in any public office and shall expire 60 days from the date of execution.

D8/24/1998-32890
12:34 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HEL 11.00

WITNESS my hand and seal this 25TH day of JANUARY, 1998

JULIE W. SHARP

STATE OF MINGS

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

Given under my hand and official seal this 12th of AUGUST,

1998.

Notary Public

My Commission Expires Sept. 3 2000

My commission expires:

Inst * 1998-32890

D8/24/1998-32890
12:34 PM CERTIFIED
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SHELBY COUNTY JUDGE OF PROBATE
002 KEL 11.00