

STATE OF ALABAMA

COUNTY OF JEFFERSON

**DURABLE SPECIAL POWER OF ATTORNEY**

I, Dennis R. Roberts of 213 CROWN POINT ESTATES, City of LONDON, County of LAUREL, State of KENTUCKY, Zip Code 40741, do hereby appoint my wife, Barbara R. Roberts, of 213 CROWN POINT ESTATES LONDON, KENTUCKY 40741 my true and lawful attorney-in-fact, for me and in my name, place, and stead, and for my use and benefit: To execute all documents and instruments, including the Note, Mortgage, Truth in Lending, Settlement Statement, and any other forms required by the lender, title company and/or the closing attorney in connection with the purchase of property located at 144 St. Charles Drive, Helena, Alabama 35080 more particularly described as follows, to-wit:

Lot 9, according to the Survey of St. Charles Place, Phase Two, Sector Four, as recorded in Map Book 20, Page 40, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

on such terms and conditions as she may deem necessary and proper, and to sign, execute and deliver, in my name or otherwise, such instruments as may be required in connection with the purchase of said property, and to do such other acts as I might do in purchasing said property.

I further give and grant unto my said attorney-in-fact full power and authority to do and perform every act necessary and proper to be done in 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 attorney shall lawfully do or cause to be done by virtue hereof.

This Power of Attorney is granted for a period of 180 days and shall become effective on the 10<sup>th</sup> day of September, 1998, and shall terminate 180 days thereafter.

This Power of Attorney shall not be affected by my disability, incompetency or incapacity.

Executed this the 10<sup>th</sup> day of September, 1998, at the City of Hoover, State of Alabama.

  
DENNIS R. ROBERTS

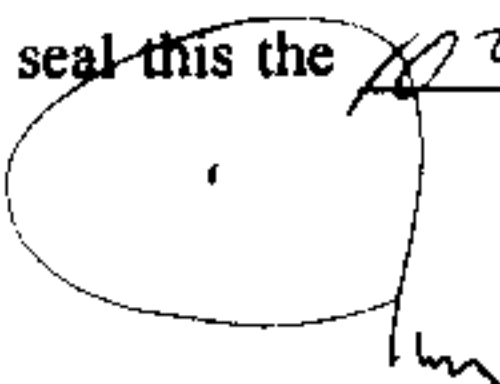
STATE OF ALABAMA

COUNTY OF JEFFERSON

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

Given under my hand and official seal this the 10<sup>th</sup> day of September, 1998.

MY COMMISSION EXPIRES: 2/23/2000

  
NOTARY PUBLIC

10/02/1998-38572  
01:19 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 HEL 8.50

Inst. # 1998-38572