

This Instrument Prepared By: THOMAS L. FOSTER, ATTORNEY
1201 NORTH 19TH STREET
BIRMINGHAM, AL 35234

DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS that I, James W. Sirmon
do hereby constitute and appoint Sharon B. Sirmon
my true and lawful attorney for me and in my name to enter into,
make sign, execute and deliver, acknowledge and perform any
contract, agreement, writing, or thing that may, in the opinion of
my said attorney, be necessary, or proper, to be entered into, made
or signed, sealed, executed, delivered, acknowledged, or performed
and generally to do, execute and perform any other act, deed,
matter or thing, whatsoever, that ought to be done, executed and
performed or that in the opinion of my said attorney ought to be
done, executed or performed, in and about the premises, of every
nature and kind whatsoever, as fully and effectually as I could do
if personally present. Specifically, I give my attorney in fact
the authority to convey real estate, if needed, the legal
description being set out as Exhibit "A" hereto.

This Power of Attorney shall not be affected by disability,
incompetency, or incapacity of the principal and shall continue in
effect upon the disability, incompetency, or incapacity of the
principal.

And I, the undersigned, do hereby ratify and confirm all
whatsoever my said attorney shall do, or cause to be done, in or
about the premises, by virtue of this Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on
this 28th day of October, 1998.

James W. Sirmon (Seal)
James W. Sirmon

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in
said State, hereby certify that James W. Sirmon 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, she executed the same voluntarily on
the day the same bears date.

Given under my hand and official seal this 28th day of
October, 1998.

Theresa S. Naphine
Notary Public
My Commission
expires 5-26-99

11/03/1998-43292
11:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HEL 11.00

Inst # 1998-43292

EXHIBIT "A"

Lot 25-A, according to a Resurvey of Lots 25, 26 and 27, Southern Hills, Sector 4, as recorded in Map Book 16, Page 130, in the Probate Office of Shelby County, Alabama

I hereby give my Attorney in Fact the Authority to sign a mortgage, note and all necessary papers to close a loan to North American Mortgage Company, Inc. in the sum of \$101,250.00 at a rate of 6.750% with principal and interest payments os \$656.71.

Inst # 1998-43292

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SHELBY COUNTY JUDGE OF PROBATE
002 MEL 11.00