

GENERAL DURABLE POWER OF ATTORNEY

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS, that I, Ann Bridges Yarbrough,
residing at 2436 5th Street N.W.
Birmingham, Alabama 35215, County of Jefferson,
State of Alabama USA, do hereby nominate, constitute, and
appoint Deborah Bridges Zaroba, residing at 15966 Hwy 145
Shelby, Al. 35143, County of Shelby, State of Alabama USA,
as my true and lawful attorney-in-fact, for me and in my name,
place and stead, and for my use and benefit:

To ask, demand, sue for, recover, collect, and receive all
sums of money, debts, dues, accounts, legacies, bequests, interest,
dividends annuities, and demands whatsoever as are now or shall
hereafter become due, owing, payable, or belonging to me and have,
use and take all lawful ways and means in my name or otherwise, and
to compromise and agree to the same and give acquittances or other
sufficient discharges for the same;

For me and in my name to make, seal and deliver, bargain,
contract, agree for, purchase, receive, and take lands, tenements,
and hereditaments, and accept the possession of all lands, and all
deeds and other assurances, in the law therefor, and to lease, let,
demise, bargain, sell, remise, release, convey, mortgage, and
hypothecate lands, tenements, and hereditaments upon such terms and
conditions and under such covenants as he/she shall think fit;

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Also to bargain and agree to buy, sell, mortgage, hypothecate, and in any and every way and manner deal in and with goods, wares, and merchandise, choses in action, and other property in possession or in action, and to make, do and transact all and every kind of business of whatsoever nature and kind;

And also for me and in my name, and as my act and deed to sign, seal, execute, deliver, and acknowledge such deeds, leases, mortgages, hypothecations, bills of lading, bills, bonds, notes, receipts, evidence of debt, releases and satisfactions of mortgage, judgments and other debts, and such other instruments in writing of whatsoever kind and nature as may be necessary or proper in the premises;

And to deposit, cash, withdraw, endorse, negotiate, and otherwise deal with checks, accounts, cash, and other forms of money or money equivalents;

GIVING AND GRANTING unto my said attorney-in-fact, full power and authority to do and perform every act necessary, requisite, or proper to be done in and about the premises 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 shall not be affected by my disability, incompetency, or incapacity. If, following execution of this power

of attorney, a court of my domicile appoints a guardian, curator, or other fiduciary charged with the management of all of my property, or all such property except specified exclusions, the court shall appoint Deborah Bridges Zaroba, except for good cause or disqualification.

IN WITNESS WHEREOF, I hereunto sign my name of this the 1 day of November, 1998.

Ann Bridges Yarbrough

State of Alabama
Shelby County

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that ANN BRIDGES YARBROUGH, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the instrument, ~~he~~/she executed the same voluntarily on the day the same bears date.

Given under my and official seal this 1st day of November, 1998.

Michelle A. Bridges
NOTARY PUBLIC

MY COMMISSION EXPIRES
AUGUST 4, 2001

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