

R9903-B143

THIS INSTRUMENT WAS PREPARED BY:

TURNER, NORTON & JERNIGAN, L.L.C.
ATTORNEYS AT LAW
2340 WOODCREST PLACE, SUITE 150
BIRMINGHAM, ALABAMA 35209

STATE OF ALABAMA
COUNTY OF ~~JEFFERSON~~
SHELBY

Inst # 1999-13352

03/31/1999-13352
08:39 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00

Inst # 1999-13352

SPECIFIC POWER OF ATTORNEY

KNOW ALL PERSON BY THESE PRESENTS, that I, **JEFFREY D. SMITH**, of SHELBY COUNTY, ALABAMA, have made, constituted and appointed and by these presents do make, constitute and appoint **EUGENIA F. SMITH**, of SHELBY COUNTY, ALABAMA my lawful attorney-in-fact to act for me and in my name and on my behalf with respect to the following specifically named matter:

1. To execute for me and on my behalf, all instruments in writing of any kind pertaining to the REFINANCE of certain real property in SHELBY County, Alabama, more particularly described as follows:

2307 KALA STREET, HELENA, ALABAMA 35080: LOT 11, ACCORDING TO THE MAP OF KINGRIDGE SUBDIVISION, AS RECORDED IN MAP BOOK 6, PAGE 87, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

2. It is intended by these presents to grant to my said attorney-in-fact the unlimited power, authority and discretion to do and perform in my name any and all matters and things which I could do personally with respect to the matter referred to in Paragraph One (1) hereinabove, and I hereby ratify and confirm any and all acts, deeds or things which my said attorney may do, perform or attempt to perform as such attorney, in connection therewith.

3. This Power of Attorney shall continue in force and effect for a period of sixty (60) days following the date of execution hereof.

4. This Power of Attorney shall not be affected by disability, incompetence or incapacity as principal

IN WITNESS WHEREOF, I have signed and sealed these presence on this

6 day of MARCH, 1999.


JEFFREY D. SMITH

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public Official in and for said county in said state, hereby certify that **JEFFREY D. SMITH** 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 said Power of Attorney, he/she executed the same voluntarily the day the same bears date.

GIVEN under my hand and official seal this 6 day of MARCH, 1999.


Notary Public
My Commission Expires: 12/10/99

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