

STATE OF ALABAMA
JEFFERSON COUNTY

DURABLE POWER OF ATTORNEY

KNOW AL MEN BY THESE PRESENTS. That I, DENISE BUSBY, have made, constituted and appointed, and by these presents do make, constitute and appoint my FATHER, CARL T. CARDEN JR. as my true and lawful attorney in fact hereinafter sometimes referred to as my "attorney", for me and in my name, place instead to take any and every action necessary, including but not limited to, the execution of the Closing Statement, the Mortgage and Promissory Note in favor of CTX MORTGAGE, together with any other documents to be executed by me in connection with a mortgage loan to DENISE BUSBY and secured by the real property located at 504 CREEK VIEW TERRACE PELHAM, ALABAMA

Any banks, bankers, mortgage companies, trust companies, national banks, savings banks, safe deposit companies, stock brokers, fiduciaries, depositories, or other institutions, persons, firms, or corporations may act in reliance thereon.

I hereby ratify and confirm all previous acts of my attorney with the same force as if such acts had been done after the execution and delivery of this power of attorney.

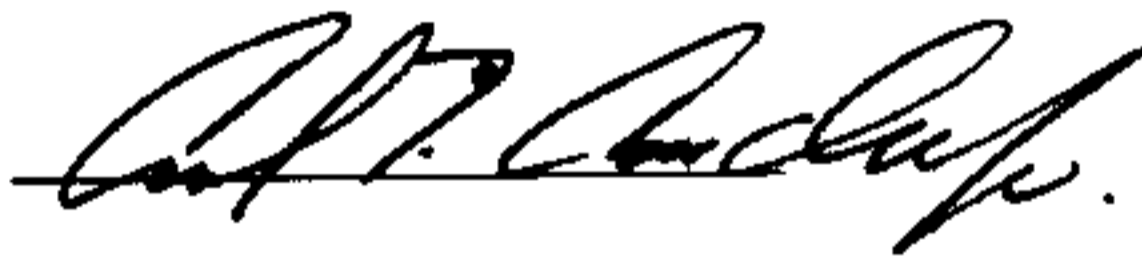
I may at any time revoke this power of attorney, but it shall be deemed to be in full force and effect as to all persons, institutions, and organizations which shall act in reliance thereon prior to the receipt of written revocation thereof signed by me and prior to receipt of actual notice of my death.

This power of attorney shall be governed by the laws of the State of Alabama.

Reproductions of this executed original with reproduced signatures and the certificate of acknowledgement shall be deemed to be original counterparts of this power of attorney.

This power of attorney expressly shall not be revoked by my disability, incompetence or incapacity.

IN WITNESS WHEREOF, I have hereto set my hand and seal this 19 day of MARCH, 1999



I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that CARL T. CARTER JR. whose name is signed to the foregoing Power of Attorney, and who is known to me, acknowledges before me on this day that, being informed of the contents of said Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 19 day of MARCH, 1999.



Notary Public

My commission expires 07-18-00

Inst # 1999-16905

04/21/1999-16905
03:16 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 1995 8.50