

DURABLE POWER OF ATTORNEY

State of Alabama
County of Jefferson

KNOW ALL MEN BY THESE PRESENTS that I, Aeta Hwang, do hereby constitute and appoint my husband, Skip Hwang, 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 and terms of transaction 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 26th day of April, 1999.


Aeta Hwang

05/11/1999-19605
07:50 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 NEL 13.50

Inst # 1999-19605

State of
County of

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aeta Hwang, 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 26th day of April, 1999.

My commission expires:

Nancy L. Gordon
Notary Public

MY COMMISSION EXPIRES JUNE 9 2002

EXHIBIT "A"

This Power of Attorney is given specifically for the purpose of executing any and all documents necessary for purchase of property known as 210 Sweetbay Drive, Birmingham, Alabama from Concept Development Company, Inc.; mortgage in favor of National Bank of Commerce of Birmingham; closing scheduled for April 30, 1999, at the office of William H. Halbrooks, Attorney at Law.

Inst # 1999-19605

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TOTAL P.04
P.04