

POWER OF ATTORNEY

STATE OF ALABAMA }
COUNTY OF SHELBY }

Know all men by these presents, that I **Fredda K. Clark**, of Shelby County, Alabama, hereby appoint **Roy Lee Clark** of 422 Crosscreek Drive, Sterrett, AL 35147, to be my lawful attorney to act generally as my attorney, in all matters in which I may be interested or concerned, and in my behalf to execute all instruments in connection solely with a Home Equity Line of Credit to First National Bank of Shelby County in the approximate amount of \$49,000.00, more or less, and do all acts and things, as fully and effectually in all respects as I myself could do if present. Said power of attorney shall be null and void after May 1, 2000.

I undertake to ratify and confirm from time to time and at all times whatsoever my said attorney shall lawfully do or cause to be done in or concerning the premises by virtue of these presents.

Witness my hand this the 29th day of March, 2000..

Fredda K. Clark
Fredda K. Clark

Inst # 2000-11133

STATE OF ALABAMA }
COUNTY OF SHELBY }

04/05/2000-11133

12:39 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HNS 9.50

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that **Fredda K. Clark**, 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 she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of March, 2000.

Delinda Walker
Notary Public