

120 Allen Dr.
Chelsea, Al. 35043

STATE OF ALABAMA,

SHELBY COUNTY.

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, **John Allen Chessser, Sr.**, of Chelsea, Alabama, do hereby constitute and appoint my wife, **Betty S. Chessser**, as my Attorney-in-Fact; and I hereby grant unto my said Attorney-in-Fact full power and authority to buy or sell for me and in my name any real or personal property which I may now own or hereafter acquire, and to execute the proper instruments to consummate the transactions; to collect money for me, and give receipts for same; to make investments for me in stocks, bonds, mortgages, unsecured notes or any other personal property that my Attorney-in-Fact so desires; to make investments for me in real estate; to satisfy for me and in my name the record of any mortgage that I may now own or hereafter acquire; to release property from mortgages; to execute any disclaimer for me of any interest in either real or personal property; to borrow money in my name and give notes as an evidence of the indebtedness; to lease any and all property which I may own or have an interest in; to draw checks and endorse checks for me on any account in any bank in which I have funds or hereafter have funds; to execute any and all instruments that are necessary or proper in conducting any business affairs for me; to contract for or consent to medical and health care services for me; to make gifts from my assets to family members and charitable organizations; and generally to perform any act in the management of my business that I might legally be able to do in person.

I hereby ratify and confirm whatsoever my said Attorney-in-Fact might lawfully do under and by virtue of this Power of Attorney.

This Power of Attorney shall not be affected by disability, incompetency, or incapacity of the principal.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 15th day of October, 1996.

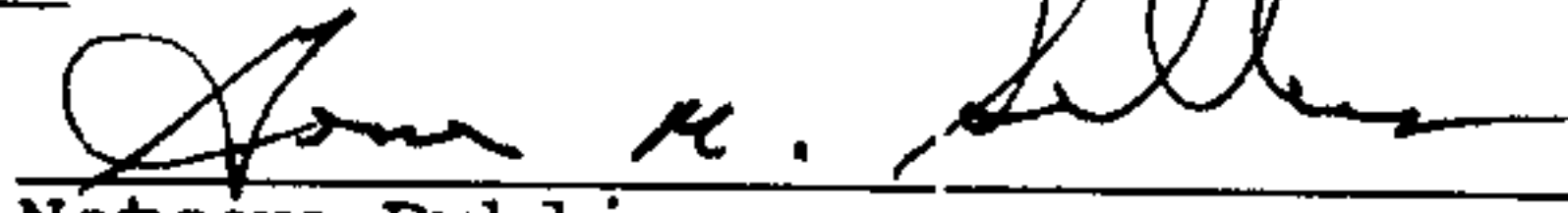
 (SEAL)
John Allen Chessser, Sr.

STATE OF ALABAMA,

JEFFERSON COUNTY.

I, the undersigned, a Notary Public in and for said County and State, hereby certify that **John Allen Chessser, Sr.**, 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 the Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 15th day of October, 1996.


Notary Public

Inst # 2001-08318

03/09/2001-08318
08:15 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 11.00