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THIS INSTRUMENT PREPARED BY:  
R. SHAN PADEN, Attorney at Law  
Paden & Paden  
Five Riverchase Ridge, Suite  
Birmingham, Alabama 35244-2893

STATE OF ALABAMA

SHELBY COUNTY

Inst # 2001-19057

05/11/2001-19057  
10:11 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CJ1 14.00

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, the undersigned, WANDA YARBROUGH, does hereby appoint RICHARD YARBROUGH my lawful attorney-in-fact in all matters relating to the refinance of my real estate located at 318 SAVANNAH COVE, CALERA, AL 35040, SHELBY County, Alabama, and described as follows:

**LOT 420, ACCORDING TO THE MAP OF SAVANNAH POINTE, SECTOR V, PHASE I, AS RECORDED IN MAP BOOK 26, PAGE 50, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

I hereby specifically authorize RICHARD YARBROUGH to execute on my behalf all papers necessary to complete the mortgage of the above property in the amount of \$135,000.00 at a rate of 6.500% for a term of 15 years, including, but not limited to all waivers, receipts, notes, mortgages, truth-in-lending documents, deeds and any other documents required to be executed by Bank, Savings and Loan or Mortgage Company in connection with the mortgage and to do all acts and things as fully and effectually in all respects as I would do if present.

It is my intent that this Power of Attorney shall be a Durable Power of Attorney pursuant to Section 26-1-2 Code of Alabama 1975, as amended. This Power of Attorney shall not be affected by disability, incompetency or incapacity of the principal.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on me, and my heirs, legal personal representatives, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been received by any person acting in reliance hereon. This Power of Attorney may be filed for record in any public office and shall expire 60 days from the date of execution.

WITNESS my hand and seal this 23<sup>RD</sup> day of APRIL, 2001.

*Wanda Yarbrough*  
WANDA YARBROUGH

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said County in said State, hereby certifies that WANDA YARBROUGH, whose name is signed to the foregoing Durable Power of Attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of the Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 23<sup>RD</sup> of APRIL, 2001.

*Kim M. Foster*  
Notary Public  
My commission expires: 9-16-02

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