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

DURABLE POWER OF ATTORNEY

10:11 AM CERTIFIED
SELVICIATY JUNCE OF PROBATE

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 WY necessary to complete the mortgage of the above property in the amount of \$k3\$\footnote{1}\$\$\text{RAD}\$\$\tex

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.

Inst # 2001-25549

06/21/2001-25549
08:38 AM CERTIFIED
OB:38 COUNTY JUDGE OF PROBATE
14.00

WITNESS my hand and seal this 23RD day of APRIL, 2001.

Manda yar hangle 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 23RD of APRIL, 2001.

Notary Public
My commission expires: 9-16-02

Inst # 2001-25549

06/21/2001-25549 08:38 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 002 CJ1 14.00

Inst # 2001-19057

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