

THE STATE OF ALABAMA )  
:  
COUNTY OF SHELBY )

DURABLE AND SPECIFIC  
POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, Fred Nabors, residing at 127 Squire Drive, Helena, Alabama, 35080, County of Shelby, State of Alabama, do hereby constitute and appoint my spouse, Madelyn K. Nabors, my true and lawful attorney-in-fact to act for me and in my name, place and stead with respect to the executing and the granting of a mortgage to Colonial Bank, pertaining thereto of the property located at 1906 McCain Parkway, Pelham, Alabama, 35124 and more particularly described as follows:

See attached Exhibit "A" for Legal Description

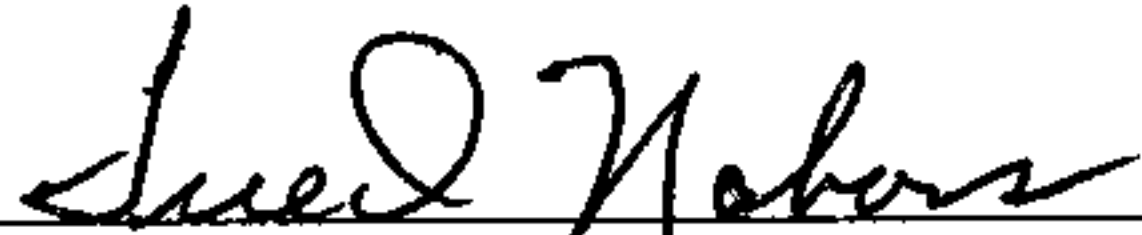
situated in Shelby County, Alabama, for me and in my name, place and stead by full covenant and warranty deed, to refinance the property heretofore described for such loan amount and on such terms of deferred payment or otherwise as she shall in her sole discretion elect; with the granting, conveying and delivering of a mortgage to Colonial Bank in the amount of \$150,000.00 and to receive the proceeds of the above mentioned mortgage loan, and to grant, bargain, convey any of my right, title and interest in said property or any part thereof, and to enter into an agreement with Colonial Bank to execute a Real Estate Note, Real Estate Mortgage and other loan documents as deemed necessary for the refinance of said property on such terms as she shall in her sole discretion elect; to execute, acknowledge and deliver in my name any deed, instrument of conveyance, note, mortgage and any other loan documents that may be required for the transfer thereof of my interest therein; to attend the closing on my behalf and sign any and all documents necessary for the refinance of the real property. Said mortgage or mortgages may contain the usual power of sale, insurance and interest clauses and other usual provisions.

GIVING AND GRANTING unto my said attorney-in-fact full power and authority to do and perform every act necessary, requisite, or proper to be done to complete, or if in opinion of my said attorney-in-fact, to delay and/or postpone, the Closing as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney-in-fact shall lawfully do or cause to be done by virtue hereof. My lawful attorney-in-fact as appointed herein is authorized to exercise the hereinabove granted powers as to any, all, or any part of the above described tract of real property.

I further authorize the said attorney-in-fact to perform all acts necessary for the negotiation of said loans, mortgages, leases and all other acts necessary for the execution of the within power.

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal, and shall be construed as a durable power of attorney under Ala. Code Section 26-1-2 (1975).

IN WITNESS WHEREOF, I, the said Fred Nabors have hereunto set my hand and seal this 29th day of November, 2001.

 (Seal)  
Fred Nabors  
Principal

12/17/2001-55231  
01:20 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
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Inst # 2001-55231

THE STATE OF ALABAMA )  
:  
COUNTY OF SHELBY )

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

GIVEN under my hand and official seal this the 29th day of November, 2001.

Rann Sue Underwood

Notary Public

My commission expires: 6-23-2004

This instrument prepared by:  
Richard W. Theibert, Attorney  
Najjar Denaburg, P.C.  
2125 Morris Avenue  
Birmingham, Alabama 35203  
(205) 250-8400

EXHIBIT "A"

PARCEL I:

A tract of land in the East half of the East half of Section 25, Township 20 South, Range 3 West Shelby County, Alabama described as follows: Commence at the Northeast corner of said Section 25; thence run south along the East Section line 883.10 feet; thence turn right 90°00'00" and run West 120.00 feet to the point of beginning; thence turn left 90°00'00" and run South 66.91 feet; thence turn right 144°41'28" and run northwesterly 74.71 feet; thence turn left 30°13'43" and run northwesterly 34.93 feet; thence turn right 65°32'15" and run northerly 26.07 feet; thence turn right 79°09'11" and run northeasterly 45.47 feet; thence turn right 65°45'10" and run southeasterly 52.74 feet to the point of beginning.

ALSO, an easement for ingress, egress and utilities, 30 feet wide, 15 feet on each side of the following described centerline; Commence at the Northeast corner of Section 25, Township 20 South, Range 3 West, Shelby County, Alabama; thence run south along the east section line 1064.60 feet; thence turn right 90°00'00" and run west 135.00 feet to the point of beginning of said centerline; thence turn right 90°00'00" and run north 109.82 feet; thence turn left 35°18'32" and run northwest 65.88 feet; thence turn left 30°13'43" and run northwest 63.85 feet; thence turn left 30°46'31" and run westerly 78.59 feet; thence turn left 20°23'11" and run southwest 159.28 feet; thence turn right 16°33'14" and run westerly 23.77 feet to the easterly right of way of McCain Parkway and the end of said centerline.

PARCEL II:

A parcel of land in the East 1/2 of the East 1/2 of Section 25, Township 20 South, Range 3 West, Shelby County, Alabama, described as follows:

Commence at the Northeast corner of said Section 25; thence run South along the east line 1064.60 feet to the point of beginning; thence continue last course 245.08 feet; thence turn right 90°00'00" and run west 170.00 feet; thence turn right 90°00'00" and run north 245.08 feet; thence turn right 90°00'00" and run east 170.00 feet to the point of beginning.

ALSO, an easement for ingress, egress and utilities, 30 feet wide, 15 feet on each side of the following described centerline; Commence at the Northeast corner of Section 25, Township 20 South, Range 3 West, Shelby County, Alabama; thence run south along the east section line 1064.60 feet; thence turn right 90°00'00" and run west 135.00 feet to the point of beginning of said centerline; thence turn right 90°00'00" and run north 109.82 feet; thence turn left 35°18'32" and run northwest 65.88 feet; thence turn left 30°13'43" and run northwest 63.85 feet; thence turn left 30°46'31" and run westerly 78.59 feet; thence turn left 20°23'11" and run southwest 159.28 feet; thence turn right 16°33'14" and run westerly 23.77 feet to the easterly right of way of McCain Parkway and the end of said centerline.

PARCEL III:

A parcel of land in the East Half of the East Half of Section 25, Township 20 south, Range 3 West, Shelby County, Alabama, described as follows:

Commence at the northeast corner of said Section 25; thence run South along the East section line 883.10 feet to the point of beginning; thence continue last course 181.50 feet; thence turn right 90°00'00" and run West 120.00 feet; thence turn right 90°00'00" and run North 181.50 feet; thence turn right 90°00'00" and run East 120.00 feet to the point of beginning.

ALSO, an easement for ingress, egress and utilities, 30 feet wide, 15 feet on each side of the following described centerline; Commence at the Northeast corner of Section 25, Township 20 South, Range 3 West, Shelby County, Alabama; thence run south along the east section line 1064.60 feet; thence turn right 90°00'00" and run west 135.00 feet to the point of beginning of said centerline; thence turn right 90°00'00" and run north 109.82 feet; thence turn left 35°18'32" and run northwest 65.88 feet; thence turn left 30°13'43" and run northwest 63.85 feet; thence turn left 30°46'31" and run westerly 78.59 feet; thence turn left 20°23'11" and run southwest 159.28 feet; thence turn right 16°33'14" and run westerly 23.77 feet to the easterly right of way of McCain Parkway and the end of said centerline.

12/17/2001 01:20 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
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