STATE OF ALABAMA COUNTY OF Shelby

SPECIFIC DURABLE POWER OF ATTORNEY

know all Men By These Presents, that I/we, Karen G. Murphy being a resident citizen(s) of the State of Florida. County of having entered into a real estate contract for the purchase and mortgage (to Southeastern Mortgage of Alabama, LLC for \$110,000 at 6.375% for 20 years) of certain real property located at 348 Grande View Trail, Maylene, Al. 35114 and being desirous of completing the purchase for said property, which is located in Shelby County, Alabama, and being more specifically described as:

See Attached Exhibit A

And with the advance knowledge that I/we will be outside of the City of Birmingham at the time said real estate transaction is to take place; and being desirous of authorizing someone to act in my/our stead and on my/our behalf, to close out said real estate sale transaction do hereby nominate, constitute and appoint Arthur E. Murphy a resident citizen of Shelby County, Alabama as my/our true and lawful Attorney in Fact to act in my/our stead and on my/our behalf, to participate in and conduct all of my/our affairs concerning the sale of the above referenced real estate and on my/our behalf and in my/our name. For these purposes, I/we do hereby give to the said Arthur E. Murphy full power and authority to act in my/our name and on my/our behalf, by doing any and all acts or actions of whatever nature I/we could do myself/ourselves if I/we were present in person and performing said acts, including, but not being limited to, the signing of contracts, agreements, affidavits, closing statements, deeds, notes and mortgages and/or any other documents requiring my signature which relate to the sale of the above described real property, which is convenient or necessary for the consummation of said real estate sale transaction.

The transaction is contemplated to be completed within the next ninety (90) days, but the duration of this power of attorney shall be for one hundred and eighty (180) days from the date hereof, or until revoked in writing by is, which writing must be properly recorded in **Shelby** County, Alabama, and making reference to the above-referenced real property.

This Power of Attorney shall not be affected by my/our disability, incompetency or incapacity.

Jones + Waldrop

I/we do hereby ratify and confirm all acts and actions which my/our said Attorney in Fact shall lawfully do by virtue of this powerof attorney, and I/we do agree to be bound by the same. I/we do authorize and acknowledge that minor changes in these terms may be necessary and my/our said Attorney in Fact shall have full authority and power to agree to the same on my/our behalf.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand(s) and seal this the 24 day of June, 2002.

STATE OF Florida
COUNTY OF VOIVE

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that KAREN G. MURPHY whose name(s) is/are signed to the foregoing conveyance and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she executed the same voluntarily on the day the same bears date.

Given under my hand this the 24^{4} day of June, 2002

NOTARY PUBLIC

Cathy Gill MY COMMISSION # DD070691 EXPIRES November 7, 2005 BONDED THRU TROY FAIN INSURANCE, INC.

My commission expires: Wybmber 1,2005

EXHIBIT A

Lot 430, according to the Survey of Grande View Estates, as recorded in map Book 21, Page 100 in the Probate Office of Shelby County, Alabama.