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Shelby Cnty Judge of Probate, AL
10/15/2002 15:45:00 FILED/CERTIFIED

SPECIFIC POWER OF ATTORNEY

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable Power of Attorney, that I, **VICTORIA CHISHOLM**, the undersigned of Jefferson County, Alabama, do hereby make, constitute and appoint, **JEFFERY SQUARE**, of Jefferson County, Alabama, my true and lawful Attorney-In-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit.

To exercise or perform any act, power, duty, right or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business property, real or personal, tangible or intangible, or whatsoever;

To request, ask, demand, sue for, recover, collect, receive, and hold and possess all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, devises, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension and retirement benefits, insurance benefits and proceeds, any and all documents of title, chooses in action, personal and real property, tangible and intangible property and property rights, and demands whatsoever, liquidated or unliquidated, as now are, or shall hereafter become, owned by me, or due, owing, payable, or belonging to, me or in which I have or may hereafter acquire interest, to have, use, and take all lawful means and equitable and legal remedies, procedures, and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute, and deliver for me, on my behalf and in my name, all endorsements, acquittance, releases, receipts, or other sufficient discharges for the same;

To lease, purchase, exchange, and acquire, and to agree, bargain, and contract for the lease, purchase, exchange, and acquisition of, and to accept, take, receive, and possess any real or personal property whatsoever, tangible or intangible, or interest thereon, on such terms and conditions, and under such covenants, as my said Attorney-In-Fact shall deem proper;

To maintain, repair, improve, manage, insure, rent, lease, sell, convey subject to liens, mortgage, subject to deeds of trust, and hypothecate, and in any way or manner deal with all or any part of any real or personal whatsoever, tangible or intangible, or any interest therein, that I now own or may hereafter acquire, for me, in my behalf, and in my name and under such terms and conditions, and under such covenants, as my said Attorney-In-Fact shall deem proper;

To conduct, engage in, and transact any and all lawful business of whatever nature or kind for me, on my behalf, and in my name;

To make, receive, sign, endorse, execute, acknowledge

proofs of loss, evidence of debts, releases, and satisfactions of mortgages, liens, judgments, security agreements and other debts and obligations and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted;

I grant to my said Attorney-In-Fact full power and authority to do, take, and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said Attorney-In-Fact, or his substitute, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

Further, I grant to my said Attorney-In-Fact full power and authority to re-finance and mortgage my real estate located at 105 Acorn Circle, Alabaster, Shelby County, Alabama. The mortgage loan on said property is \$156,750.00 at a 4.75% interest rate. My Attorney-In-Fact has full power and authority to execute any documents on my behalf in order complete said transaction.

This instrument is to be construed and interpreted as a durable and general power of attorney. The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it, limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to my said Attorney-In-Fact.

The rights, powers and authority of my said Attorney-In-Fact herein granted shall commence and be in full force and effect on the 26th day of September, 2002; the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, **VICTORIA CHISHOLM**, and such rights, powers and authority shall remain in full force and effect thereafter until the death of **VICTORIA CHISHOLM**. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death shall be binding upon me, my heirs, assigns and personal representatives. Said power shall expire in thirty (30) days from its execution

IN WITNESS WHEREOF, as Principal, I have signed this Durable Power of Attorney at Birmingham, Alabama, this the 26th day of September, 2002, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.


VICTORIA CHISHOLM

STATE OF ALABAMA)
Jefferson COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **VICTORIA CHISHOLM**, 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 said Durable Power of Attorney, he

executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 28th day
of September, 2002.

Margaret C. Laine
Notary Public
My Commission Expires: 2/13/03

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