

STATE OF ALABAMA

COUNTY OF SHELBY

DURABLE POWER OF ATTORNEY

KNOW ALL ME BY THESE PRESENTS, That I, VIRGINIA C. MURPHY of the City of Helena, County of Shelby, State of Alabama, have made, constituted and appointed, and by these presents do make, constitute and appoint my daughter, RUTH ANNE MURPHY BLACK, of the City of Helena, County of Shelby, State of Alabama, my true and lawful attorney for me and in my name, place and stead, and for my use and benefit, to ask, demand, sue for, recover, collect and receive all sums of money, debts, accounts, legacies, bequests, interest, dividends, annuities, and demands whatsoever as are now or shall hereafter become due, owing, payable or belonging to me, and have, use and take all lawful ways and means in my name or otherwise for the recovery thereof, by attachment, arrests, distress or otherwise, and compromise and agree for the same, or other discharges for the same, for me, and in my name, to make, seal and deliver; to bargain, contract, agree for, purchase, receive, and take lands, tenements, hereditament and accept the seizing and possession of all lands and all deeds and assurances, in the law therefore, and to lease, let, demise, bargain, sell, remise, release, convey, mortgage, and hypothecate lands, under such covenants, as she shall think fit; also to bargain and agree for, but, sell, mortgage, hypothecate, and in any manner deal in and with goods, wares, and merchandise, chooses in action and other property in possession or in any action and to make, do, and transact all and every kind of business of whatsoever nature or kind, and also for me and in my name, and as my act and deed, to sign, seal, execute, deliver and acknowledge such deeds, leases and assignments of leases, covenants, indentures, agreements, mortgages, bills of lading, bills, binds, notes, receipts, evidences of debt, releases and satisfactions of mortgages, judgments and other debts, and such instrument in writing of whatever kind as may become necessary or proper in the premises.

This Power of Attorney shall not be affected by disability, incompetence, or incapacity of the principal.

Giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might do revocation, hereby ratifying and confirming that my said attorney, or his substitutes, shall lawfully do or cause to be done by these presents.

This Power of Attorney shall remain in effect until revoked by me in writing and said revocation is recorded in the office of the Probate Judge of Shelby County, Alabama. This document hereby expressly revokes any previous Power of Attorney executed by me,

regardless of requirements of revocation contained therein.

WITNESS my hand this 3rd day of September, 1999.

Virginia C. Murphy
VIRGINIA C. MURPHY

Witness:

Mary W. Hawkins
Karen M. Moore

Sworn to and subscribed before me this 3rd day of
September, 1999.

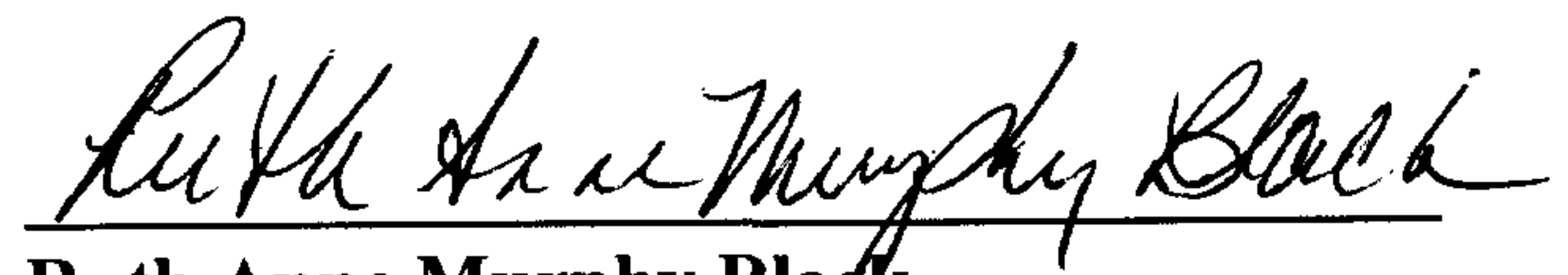
Brenda M. Coda
Notary Public

AFFIDAVIT - POWER OF ATTORNEY IN FULL FORCE

**STATE OF ALABAMA
COUNTY OF SHELBY**

Ruth Anne Murphy Black, being duly sworn, deposes and says that: The Power of Attorney granted to me by Virginia C. Murphy, on September 3, 1999, a true copy of which is annexed hereto is in full force and effect; that at the time of the execution of closing documents, on December 17, 2002, I had no knowledge of or actual notice of the revocation or termination of the Power of Attorney by death or otherwise.

I make this affidavit for the purpose of inducing to accept the above described instrument as executed by me as attorney-in-fact knowing that in accepting the aforesaid instrument they will rely upon this affidavit.


Ruth Anne Murphy Black

Sworn to before me this 17th day of December, 2002.


Notary Public
My Commission Expires: 02-25-05