

STATE OF ALABAMA  
COUNTY OF SHELBY

**DURABLE POWER OF ATTORNEY  
(Specific and Limited)**

This power of attorney shall not be effected by disability, incompetency, or incapacity of the principals in accordance with Alabama Code Section 26-1-2 (1975).

1. **APPOINTMENT OF ATTORNEY IN FACT.** I, **Tammy J. ZumMallen**, as principal ("Principal"), resident of the State and County aforesaid, has made, constituted and by these presents to make, constitute and appoint, **Julie Saunders** as my true and lawful agent and attorney-in-fact ("Agent") to do and perform the following:

To do any and all acts, to take any actions and execute any documents in connection with the sale of the property described as:

See "Exhibit A" Legal Description attached hereto and made a part hereof.

To do any and all acts, to take any actions and execute any documents in connection with the sale of the property located at 173 Cliff Road, Chelsea, AL 35053, including signing all loan documents, settlement statement or other related documents as I may do in my own stead. This Power of Attorney shall be valid and of full force and effect for forty-five (45) days from the date of execution of this Power of Attorney.

2. **EXECUTION AND DELIVERY.** The execution and delivery by Agent of any check, draft, conveyance, paper, deed, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof in my behalf necessary and desirable.

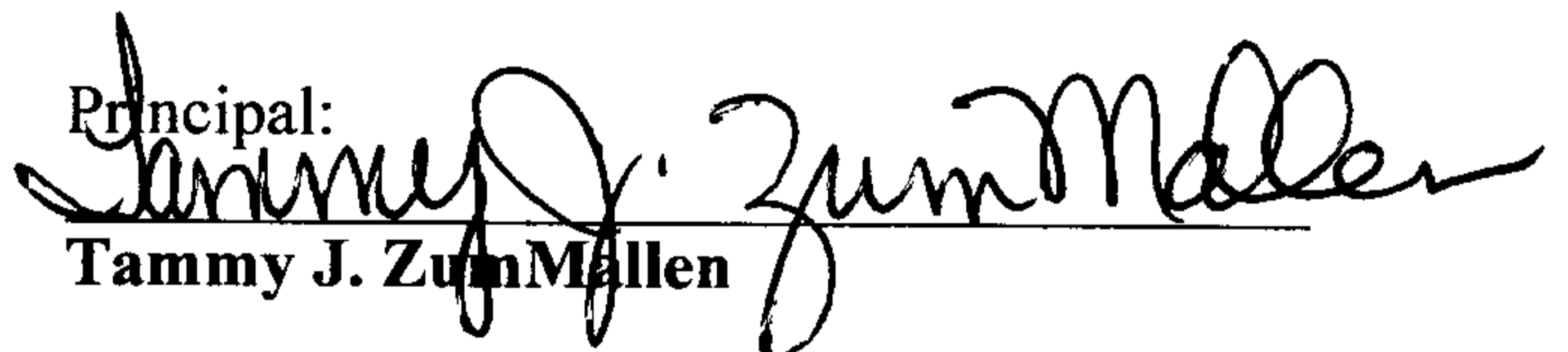
3. **RELIANCE ON AUTHORITY.** Any person, firm or corporation dealing with Agent under the Authority of this instrument is authorized to deliver to Agent all consideration of every kind or character with respect to this transaction so entered into by the Agent and shall be under no duty or obligation to see to or examine into the disposition thereof. Third parties may rely upon the representation of Agent as to all matters relating to any power granted to Agent, and no person who may act in reliance upon the representation of Agent or the authority granted to Agent shall incur liability to me or my estate as a result of permitting Agent to exercise any power.

4. **LIMIT ON AGENT'S AUTHORITY.** The authority of the Agent is specific and limited to the sale of the property located at 173 Cliff Road, Chelsea, AL 35053 .

5. **EFFECTIVE DATE OF AGENT'S AUTHORITY.** This Specific and Limited Durable Power of Attorney shall become effective upon its execution by the Principal and delivery to the Agent.

**IN WITNESS WHEREOF**, I, **Tammy J. ZumMallen**, as Principal, have executed this Specific and Limited Durable Power of Attorney.

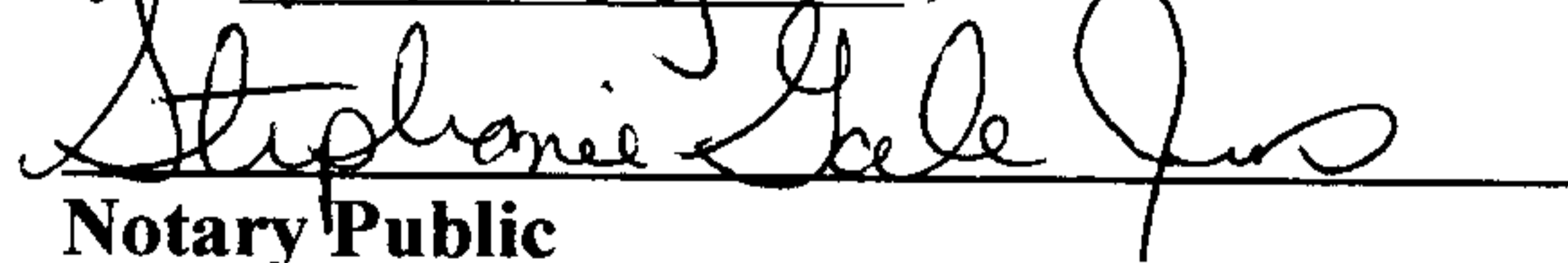
Dated this 4<sup>TH</sup> day of February, 2003.

Principal:  
  
Tammy J. ZumMallen

STATE OF ALABAMA  
COUNTY OF SHELBY \_\_\_\_\_

On February 4, 2003, before me the undersigned Notary Public, in and for said County and State, personally appeared, **Tammy J. ZumMallen**, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument subscribed to me that the entity, being informed of the contents, upon whose behalf he/she acted voluntarily, executed the instrument.

WITNESS my hand and official seal this 4<sup>TH</sup> day of February, 2003

  
Notary Public  
My Commission Expires: 02-26-05

Brown & Battler

## EXHIBIT "A"

### LEGAL DESCRIPTION

#### Parcel I

Lot 617, according to the Survey of Forest Parks, 6th Sector, 2nd Phase, as recorded in Map Book 24, Page 110, in the Probate Office of SHELBY County, ALABAMA.

#### Parcel II

A part of Lot 618 of Forest Parks 6<sup>th</sup> Sector 2<sup>nd</sup> Phase as recorded in Map Book 24 on Page 110 in the Office of the Judge of Probate of Shelby County, Alabama, being more particularly described as follows:

Begin at an iron pin found at the Northernmost corner of said Lot 618; thence run in a Southeasterly direction along the Northeast line of said Lot 618 and also along the Southwest line of Lot 617 in said Forest Parks 6<sup>th</sup> Sector, 2<sup>nd</sup> Phase, for a distance of 165.01 feet to an iron pin found at the Easternmost corner of said Lot 618, said iron pin being on a curve to the left having a central angle 00 degrees, 13 minutes 49 seconds and a radius of 496.79 feet; thence run in a Southwesterly direction along the Southeast line of said Lot 618 and also along the Northwest right-of-way of Cliff Road in said Forest Parks 6<sup>th</sup> Sector, 2<sup>nd</sup> Phase and also along the arc of said curve, for a distance of 2.00 feet to a point; thence turn an angle to the right from the tangent of last stated curve of 90 degrees, 00 minutes, 00 seconds and run in a Northwesterly direction for a distance of 165.00 feet to a point on the Northwest line of said of Lot 618; thence turn an angle to the right of 90 degrees, 00 minutes, 00 seconds and run in a Northeasterly direction along the Northwest line of said Lot 618 for a distance of 2.66 feet to the point of beginning.