

# SPECIFIC DURABLE POWER OF ATTORNEY

20030404000200880 Pg 1/1 11.00  
Shelby Cnty Judge of Probate, AL  
04/04/2003 10:11:00 FILED/CERTIFIED

*Know All Men by These Presents*, which are intended to constitute a durable power of attorney, that I, Karen G. Murphy, of the County of Shelby, State of Alabama, do hereby make, constitute and appoint Arthur E. Murphy 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 do, perform, and execute all or any of the following acts, deeds, or things, as fully as I might or could if personally present, *viz*:

I am the owner of the real estate situated in the County of Shelby, State of Alabama, more particularly described as, to wit:

Lot 430 Grande View Estates, Givianpour Addition to Alabaster, 4<sup>th</sup> Addition, as recorded in Map Book 21, page 100, in the Probate Office of Shelby County, Alabama.

(herein after "the Property").

I hereby authorize my Attorney-in-Fact to obtain a mortgage loan in such an amount and on such terms and conditions as my Attorney-in-Fact may deem necessary and proper, but not to exceed, however, the amount of \$115,000.00, and to mortgage, hypothecate, or create a lien upon the Property with the appurtenances and all my estate, right, title and interest thereunto as security therefor, and to such purpose to exercise full authority to make, endorse, sign, seal, execute, acknowledge, and deliver to Southeastern Mortgage of Alabama, LLC (herein the "Lender") any and all of the following without limitation: mortgages, with or without the usual power of sale, promissory notes, federal truth-in-lending disclosures and related documents, settlement statements, affidavits, loan applications, and any other documents, instruments, or things deemed necessary in the premises by either the Lender or my Attorney-in-Fact, and to do such other acts as I might or could do in obtaining such mortgage loan.

The rights, powers and authority of my said Attorney-in-Fact shall commence and be in full force and effect on the day that this power of attorney is executed. The authority conferred herein shall not be affected by my disability, incompetency, or incapacity, and such rights, powers and authority shall remain in force and effect thereafter until the transaction described above is completed. 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.

This Power of Attorney shall be deemed to be coupled with an interest and may not be revoked against the Settlement Agent, except by written notice thereof, which is actually received by the Settlement Agent at Magnolia Title Services, Inc., 300 Office Park Drive, Suite 105, Birmingham, Alabama 35223.

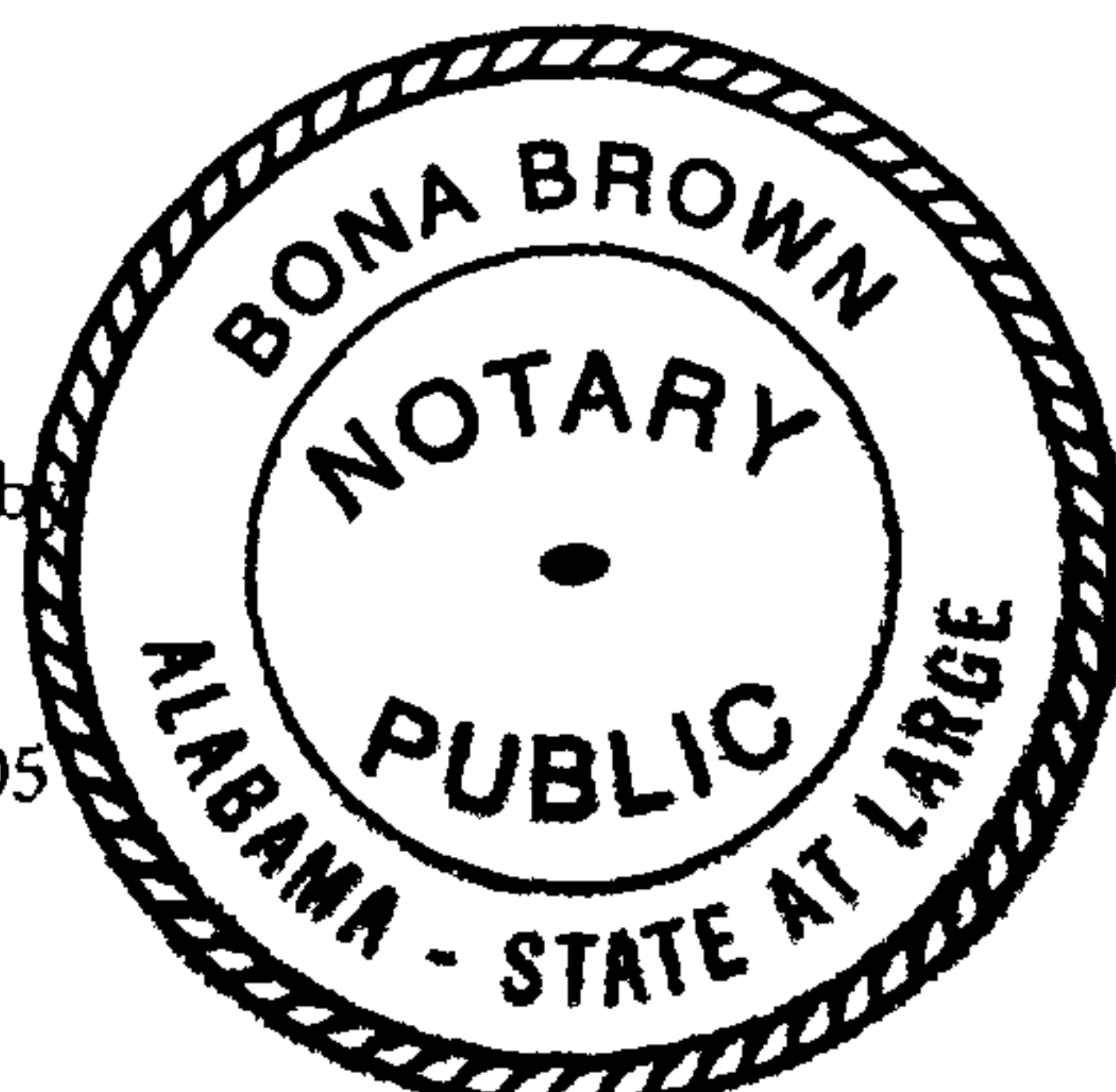
*In Witness Whereof*, I, as principal, have signed this Specific Durable Power of Attorney on this the 18 day of March, 2003, and I have directed that photocopies of this power be made which shall have the same force and effect as the original.

Karen G. Murphy  
Karen G. Murphy

State of Alabama }  
Shelby County }

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Karen G. Murphy, whose name is signed to the foregoing power of attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the specific durable power of attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 18 day of March, 2003.



This Instrument was prepared by  
Jeffrey R. Lees  
Newman Lees, LLC  
300 Office Park Drive, Suite 105  
Birmingham, Alabama 35223

Bona Brown  
Notary Public  
My commission expires: 05/04/06