

THIS INSTRUMENT PREPARED BY:
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Birmingham, Alabama 35244-2893

STATE OF ALABAMA

SHELBY COUNTY

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, the undersigned, BERNARD JAMES RUSSELL, does hereby appoint JAMES ROLFE RUSSELL my lawful attorney-in-fact in all matters relating to the refinance of my real estate located in SHELBY County, Alabama, and described as follows:

SEE EXHIBIT "A"

I hereby specifically authorize JAMES ROLFE RUSSELL to execute on my behalf all papers necessary to complete the mortgage of the above property in the amount of \$100,000.00 at a rate of Prime + 2 for a term of 1 year, including, but not limited to all waivers, receipts, notes, mortgages, truth-in-lending documents, deeds and any other documents required to be executed by Bank, Savings and Loan or Mortgage Company in connection with the mortgage and to do all acts and things as fully and effectually in all respects as I would do if present.

It is my intent that this Power of Attorney shall be a Durable Power of Attorney pursuant to Section 26-1-2 Code of Alabama 1975, as amended. This Power of Attorney shall not be affected by disability, incompetency or incapacity of the principal.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on me, and my heirs, legal personal representatives, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been received by any person acting in reliance hereon. This Power of Attorney may be filed for record in any public office and shall expire 60 days from the date of execution.

WITNESS my hand and seal this 20th day of MAY, 2003.

Bernard James Russell
BERNARD JAMES RUSSELL

STATE OF ALABAMA
COUNTY OF BALDWIN

I, the undersigned Notary Public in and for said County in said State, hereby certifies that BERNARD JAMES RUSSELL, 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 the Durable Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 20th of MAY, 2003.

Janet A. Nelson
Notary Public

My commission expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Apr 5, 2006
~~BONDED THRU NOTARY PUBLIC UNDERWRITERS~~

EXHIBIT "A"

A parcel of land situated in the SE $\frac{1}{4}$ - NE $\frac{1}{4}$ of Section 19 and in the SW $\frac{1}{4}$ - NW $\frac{1}{4}$ of Section 20, Township 20 South, Range 3 West, Shelby County, Alabama, more particularly described as follows:

Commence at the SW corner of the SW $\frac{1}{4}$ - NW $\frac{1}{4}$ of said Section 20 and run thence East (assumed) along the South line thereof 726.62 feet; thence North $44^{\circ}12'30''$ West 180.48 feet; thence run North $46^{\circ}37'30''$ West 276.05 feet; thence North $45^{\circ}14'30''$ West 311.41 feet; thence run North $45^{\circ}13'15''$ West 78.45 feet to the point of beginning of the property herein described; thence continue Northwestwardly along last described course 226.72 feet; thence run North $67^{\circ}18'45''$ West 85.83 feet to a point on the Southeasterly right of way line of County Road No. 52; thence run South $37^{\circ}59'15''$ West along said right of way line 262.69 feet to the beginning of a curve, to the right, having a radius of 1111.70 feet; thence run Southwestwardly along said right of way line and along the arc of said curve 81.0 feet; thence run South $33^{\circ}07'10''$ East 203.01 feet; thence run North $48^{\circ}23'33''$ East 110.09 feet; thence run North $73^{\circ}35'03''$ East 169.90 feet; thence run North $38^{\circ}01'03''$ East 158.74 feet to the point of beginning.

Also conveyed hereby are all of the rights, title, and interests of the grantors to that portion of the real estate lying between the above described traverse line and the low water mark of the river.