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Shelby Cnty Judge of Probate, AL
11/03/2003 13:52:00 FILED/CERTIFIED

THIS INSTRUMENT PREPARED BY:
R. SHAN PADEN, Attorney at Law
Paden & Paden
Five Riverchase Ridge, Suite 100
Birmingham, Alabama 35244-2893

STATE OF ALABAMA)

COUNTY OF SHELBY)

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, the undersigned, DEBORAH B. HALL has hereby appointed GEOFFREY A. HALL to be my lawful attorney-in-fact in all matters relating to our purchase of, 623 MOUNTAIN LAUREL COURT, HOOVER, AL 35244, SHELBY County, Alabama, and described below:

**LOT 19-A, ACCORDING TO THE SURVEY OF RESURVEY OF LOTS
12, 13, 14, 15, 16, 17, 19, 20, 21, 22 & 23 RECREATIONAL AREA,
DAVENPORT ADDITION TO RIVERCHASE WEST, SECTOR 2, AS
RECORDED IN MAP BOOK 8, PAGE 40, IN THE PROBATE OFFICE
OF SHELBY COUNTY, ALABAMA.**

I hereby specifically authorize GEOFFREY A. HALL to execute on my behalf all papers necessary to complete the loan and mortgage of the above property in the amount of \$106,500.00 at a rate of 3.625% for a term of 25 years, and to complete the second loan and mortgage of the above property in the amount of \$26,640.00 at a rate of 3.99% for a term of 25 years 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, Mortgage or Title Company in connection with the mortgage and to do all acts and things as fully and effectual 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, incompetence 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 myself, 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 29th day of OCTOBER, 2003.

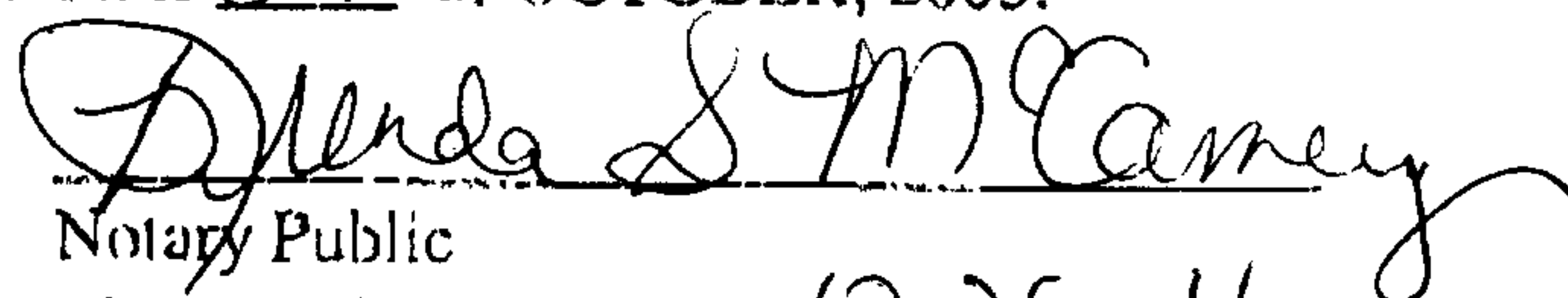

DEBORAH B. HALL

STATE OF Arkansas
COUNTY OF Washington

I, the undersigned Notary Public in and for said County in said State, hereby certify that DEBORAH B. HALL, 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 29 of OCTOBER, 2003.




Notary Public
My commission expires: 10-29-11