200409/4557

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable Power of Attorney, that I, <u>Faye Lovelady Jeter</u>, of the City of <u>Birmingham</u>, County of <u>Jefferson</u>, State of Alabama, do hereby make, constitute and appoint <u>David Lee Jeter</u>, of <u>Birmingham</u>, my true and lawful primary Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit; only if I become disabled, incompetent and unable to handle my affairs; in the event my primary Attorney-in-Fact is unable or unwilling to act hereunder, I nominate and appoint James Presley Jeter of Gordo, Alabama as his successor with all rights set forth herein and as follows;

To exercise or perform any act, power, duty, right, or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business property, real or personal, tangible or intangible, or whatsoever;

To exercise or perform any act, power, duty, right, or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business property, real or personal, tangible or intangible, or whatsoever;

To request, ask, demand, sue for, recover, collect, receive, and hold and possess all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, devises, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension and retirement benefits, insurance benefits and proceeds, any and all documents of title, chooses in action, personal and real property, tangible and intangible property and property rights, and demands whatsoever, liquidated or unliquidated, as now are, or shall hereafter become, owned by me, or due, owing, payable, or belonging to me, or in which I have or may hereafter acquire interest, to have, use, and take all lawful means and equitable and legal remedies, procedures, and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute, and deliver for me, on my behalf, and in my name, all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same;

To lease, purchase, exchange, and acquire, and to agree, bargain, and contract for the lease, purchase, exchange, and acquisition of, and to accept, take, receive, and possess any real or personal

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property whatsoever, tangible or intangible, or interest thereon, on such terms and conditions and under such covenants, as my said primary Attorney-in-Fact or her successor as appropriate shall deem proper.

To maintain, repair, improve, manage, insure, rent, lease, sell, convey, subject to liens, mortgage, subject to deeds of trust, and hypothecate, and in any way or manner deal with all or any part of any real or personal property whatsoever, tangible or intangible, or any interest therein, that I now own or may hereafter acquire, for me, in my behalf, and in my name and under such terms and conditions, and under such covenants, as my said primary Attorney-in-Fact or her successor as appropriate shall deem proper;

To conduct, engage in, and transact any and all lawful business of whatever nature or kind for me, on my behalf, and in my name;

To make, receive, sign, endorse, execute, acknowledge, deliver, and possess such applications, contracts, agreements, options, covenants, conveyances, deeds, trust deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, letters of credit, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of, banks, savings and loan associations, credit unions, or other financial institutions or associations, proof of loss, evidence of debts, releases, and satisfaction of mortgages, liens, judgments, security agreements and other debts and obligations and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted;

I grant to my said primary Attorney-in-fact or her successor as appropriate full power and authority to do, take, and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said primary Attorney-in-Fact or her successor as appropriate, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted;

This instrument is to be construed and interpreted as a durable and general power of attorney.

The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it, limit

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or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to my said Attorney-in-Fact.

The rights, powers and authority of my said Attorney-in-Fact herein granted shall commence and be in full force and effect on the date I execute this durable power of attorney; the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, Faye Lovelady Jeter, and such rights, powers and authority shall remain in full force and effect until the death of the principal or until revoked in writing by the principal. 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.

IN WITNESS WHEREOF, as Principal, I have executed this Durable Power of Attorney at Birmingham, Alabama this 14-day of MM, 2004 in the presence of two witnesses, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

WITNESSES:

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Faye Lovelady Jeter, 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 said Durable Power of Attorney, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this It day of MMM

Mtg. Tax

State of Alabama - Jefferson County I certify this instrument filed on:

2004 JUL 08 11:00:43:62AM

Recorded and \$

Deed Tax and Fee Amt.

and \$ **Total \$**

9.50

MICHAEL F. BOLIN, Judge of Probate

200409/4557

Notary Public

Faye Lovelady Jeter

My Commission Expires: 3.1.06

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