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


20070703000313120 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
07/03/2007 12:27:55PM FILED/CERT

STATE OF ALABAMA

COUNTY OF SHELBY

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, the undersigned, JAMELYN P. AKINS, has hereby appointed LORENZO AKINS, JR. to be my lawful attorney-in-fact in all matters relating to our refinance of 224 STONE CREEK WAY, HELENA, AL, 35080 and described below:

LOT 1537 ACCORDING TO THE SURVEY OF OLD CAHABA IV, 2ND ADDITION, PHASE FOUR, AS RECORDED IN MAP BOOK 33 AT PAGE 131 IN THE JUDGE OF PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

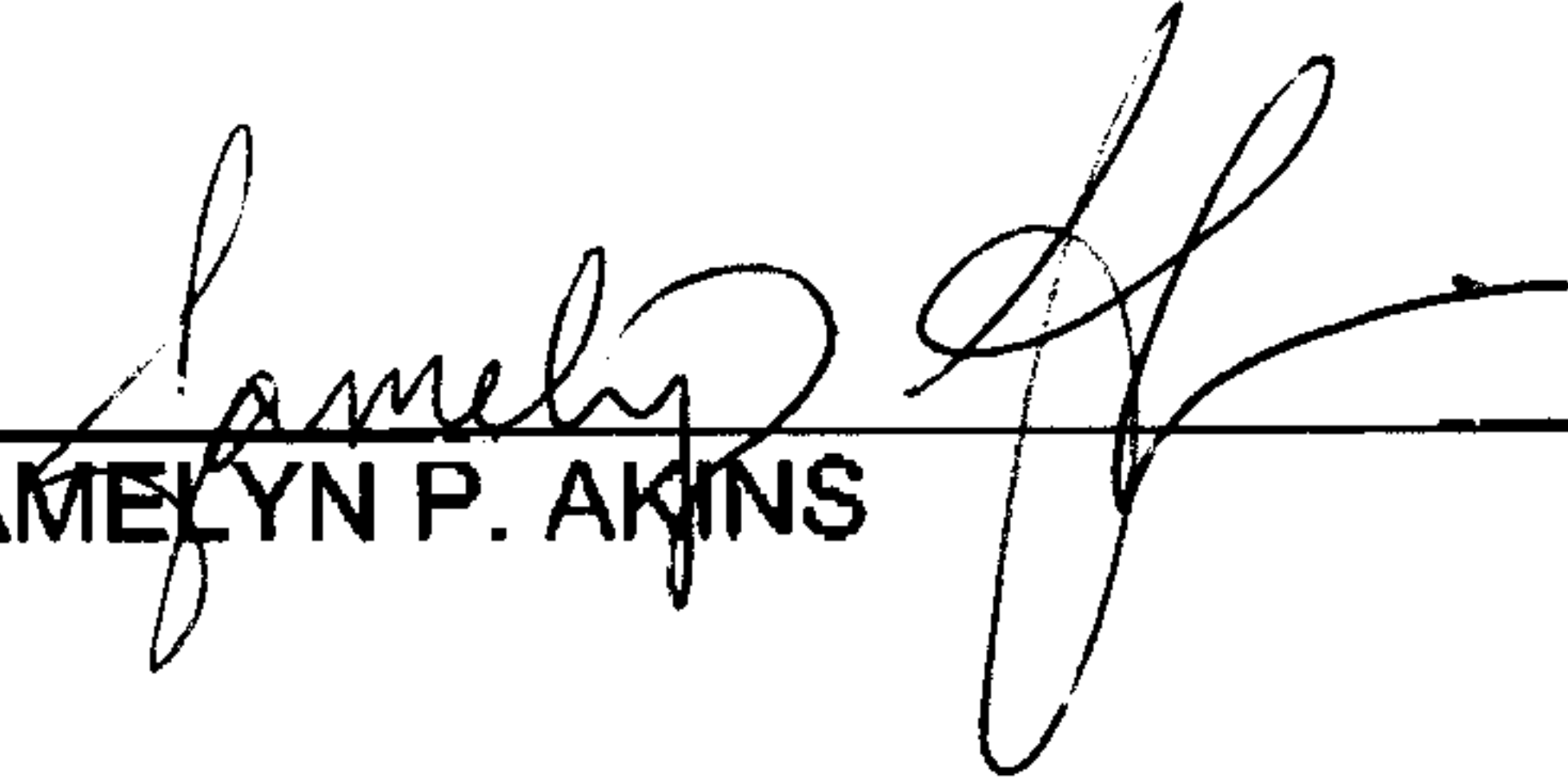
I hereby specifically authorize LORENZO AKINS, JR. to execute on my behalf all papers necessary to complete all documents including, but not limited to all waivers, receipts, notes, mortgages, truth-in-lending documents, deeds and any other documents required to be executed by Bank, Savings and Loan, 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.

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WITNESS my hand and seal this 21st day of JUNE 2007.

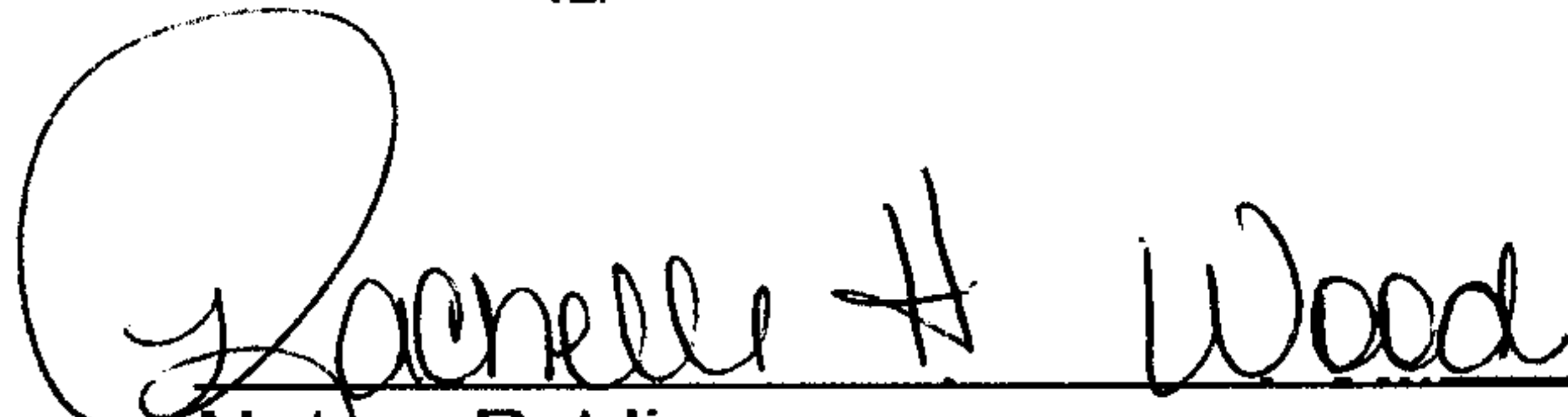


JAMELYN P. AKINS

STATE OF MS
COUNTY OF Lee

I, the undersigned Notary Public in and for said County in said State, hereby certify that JAMELYN P. AKINS, 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 21st of JUNE, 2007.



Notary Public
My commission expires: July 9, 2007