

DURABLE POWER OF ATTORNEY

MARGIE JEAN ORR CARTER

BE IT KNOWN, that I, **MARGIE JEAN ORR CARTER**, a resident of Shelby County, State of Alabama, do hereby make, constitute, and appoint my son, **JAMES ALAN CARTER**, my true and lawful Attorney in Fact, for me and in my name, place, and stead, giving him full power to do any and all acts that I might legally do through an Attorney in Fact, and every power necessary to carry out the purposes for which this power is granted, with full power of substitution and revocation.

Said Attorney in Fact will have all the general powers as conferred by law and including, but not limited to:

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 and personal, tangible, or intangible, or whatsoever.

I further hereby ratify and confirm any action taken by my Attorney in Fact, in good faith and for my benefit, whether or not specifically authorized, and any said power or act shall be done without direction from, or accounting to, the court or individual person.

The rights, powers and authority of my said Attorney in Fact herein granted shall commence and be in full force and effect upon my disability, incompetency, incapacity or unavailability, and such rights, powers, and authority shall remain in full force and effect thereafter until my death, or until my disability, incompetency, incapacity, or unavailability is otherwise terminated. 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.

If **JAMES ALAN CARTER** ceases to act as my Attorney in Fact by reason of death or incapacity, or resignation, I hereby nominate and appoint my daughter, **SUSAN LEE CARTER CLARK**, as Attorney in Fact.

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The resignation of the original Attorney in Fact may be evidenced by written notice, delivered to the successor Attorney in Fact, as named above.

IN WITNESS THEREOF, I have signed this Durable Power of Attorney on this the 17th day of Feb, 2003 and I further direct that photographic copies shall have the full force and effect as an original.

Margie Jean Orr Carter
MARGIE JEAN ORR CARTER

STATE OF ALABAMA)

SHELBY COUNTY)

I, the undersigned, a Notary Public for the State at Large, hereby certify that **MARGIE JEAN ORR CARTER**, whose name is signed to the foregoing instrument, acknowledges that she has read this instrument, and that she executes for the purpose therein expressed, and she does so willingly, without any undue influence or constraint, on this the 17th day of Feb, 2003.

MY COMMISSION EXPIRES:

4/8/04

SEAL

Stephen M. Jones
NOTARY PUBLIC

COLLIAMAN & SHOCKLEY
ATTORNEYS AT LAW
401 PELHAM PARKWAY
BIRMINGHAM, ALABAMA 35224