

STATE OF ALABAMA
JEFFERSON COUNTY

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SPECIFIC AND DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Kelly S. Morris, make, constitute, and appoint Wendy E. Morris, to be my lawful attorney-in-fact for me and to do any and all acts which I could do if personally present in that certain closing wherein I am refinancing the property located at 2505 Indian Crest Drive, Pelham, Alabama. The loan amount is approximately \$357,500.00 and the lender is Superior Bank, or any other lender that finances this purchase. The property is further described as follows:

Lot 2A, according to Ledbetter's Re-subdivision of Lot 2 of Indian Crest Estates, as recorded in Map Book 35, Page 40, in the Probate Office of Shelby County, Alabama.

I give my attorney-in-fact full power to execute all closing documents, including but not limited to the Settlement Statement, Note, Mortgage, Truth-in-Lending disclosures, any lender documents required to be executed, any title affidavits, and any and all other documents necessary to complete the transaction referenced above.

This Power of Attorney shall not be effected by my subsequent disability, incompetency, or incapacity, either mental or physical and shall expire on March 31, 2009.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this February 23, 2009.


_____(Seal)
Kelly S. Morris

STATE OF ALABAMA
JEFFERSON COUNTY

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Before me, the undersigned authority, personally appeared Kelly S. Morris, who is known to me and who acknowledged before me that after being informed of the contents of the above and foregoing Specific and Durable Power of Attorney, he executed the same voluntarily and by his own free act and will.

Dated this February 23, 2009.



Notary Public

My Commission Expires: 9/20/11

This instrument was prepared by:
Alan C. Keith, Attorney
2100 Lynngate Drive
Birmingham, AL 35216