

STATE OF GEORGIA
COUNTY OF FULTON

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable and Specific Power of Attorney, that I, LUCY R. FARMER of Indian Springs, Alabama, being over nineteen years of age, do hereby appoint R. CONNOR FARMER, JR. of Indian Springs, Alabama as my Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit, to do, perform and execute any and every act that I may legally do through an Attorney-in-Fact limited to the following specific acts:

(1) Make, do and perform all and every act and thing necessary and to execute the mortgage, truth in lending disclosure, notice of right to cancel and any and all other papers required to be signed by me for the loan transaction on May 1, 2009 with SUPERIOR BANK in the gross amount of \$900,000.00, with a variable interest rate of prime plus .75%, payable in 9 payments varying from \$3,000.00 to \$4,200.00 per month, the first payment beginning on June 10, 2009 and tenth and last payment, which will be a balloon payment of \$902,300.00 on March 5, 2010. The real estate that secures the loan transaction is described as follows:

Lot Four (4) in Block Six (6) in Indian Springs Ranch, being a subdivision of a part of the North half of the Southeast Quarter and the Southeast Quarter of the Southeast Quarter of Section Twenty Nine; a part of the Southwest Quarter of the Southwest Quarter of Section Twenty Eight; a part of the East half of the Northeast Quarter of Section Thirty Two; and a part of the West half of the Northwest quarter of Section Thirty Three; all in Township Nineteen South of Range Two West; situated in Shelby County, Alabama, according to the Plat thereof, prepared by A.A. Winters, registered Surveyor and recorded in the Office of the Judge of Probate of Shelby County, Alabama on September 26, 1958 in Map Book 4, Page 29.

The property address of this property is 267 Brook Green Lane, Indian Springs, Alabama 35124

(2) I hereby ratify and confirm all that R. CONNOR FARMER, JR., as my Attorney-in-Fact, shall lawfully do or cause to be done by virtue of these presents.

(3) The rights, powers and authority of my said Attorney-in-Fact herein granted shall not be affected by disability, incompetency or incapacity on my part. All rights, powers and authority shall remain in full force until revoked by me in written notice to my said Attorney-in-Fact.

(4) The execution and delivery by my Attorney-in-Fact of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my Attorney-in-Fact's approval of the consideration therefor, and the form and contents thereof,



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Shelby Cnty Judge of Probate, AL
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and that my Attorney-in-Fact deems the execution thereof in my behalf necessary or desirable. Any person, firm or corporation dealing with my Attorney-in-Fact under the authority of this instrument is authorized to deliver to my Attorney-in-Fact all considerations of every kind and character with respect to any transactions so entered into by my Attorney-in-Fact and shall be under no duty or obligation to see or to examine the disposition thereof.

(5) Third parties may rely upon the representations of my Attorney-in-Fact as to all matters relating to any power granted to my Attorney-in-Fact and no person who may act in reliance upon the representations of my Attorney-in-fact, or the authority granted to my Attorney-in-Fact, shall incur any liability to me or my estate as a result of permitting my Attorney-in-fact to exercise any power.

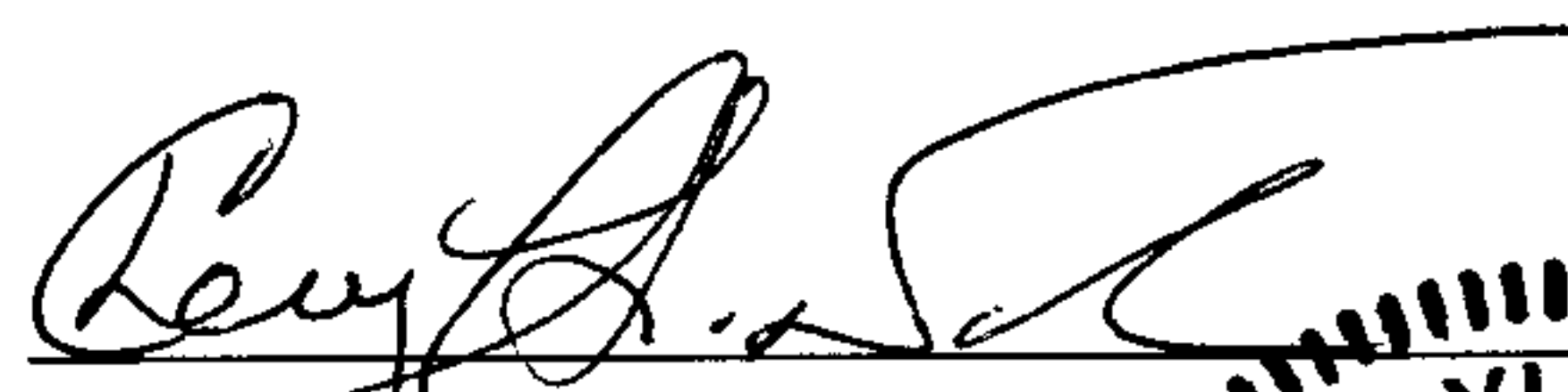
IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 1st day of May, 2009.


LUCY R. FARMER

STATE OF GEORGIA
COUNTY OF FULTON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Lucy R. Farmer, whose name is signed to the foregoing power of attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 1st day of May, 2009.


Notary Public
My commission expires

