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POWER OF ATTORNEY

DECATUR COUNTY, GEORGIA

KNOW ALL MEN BY THESE PRESENTS:

That I, Mary Frances S. Harrell, a resident of Decatur County, Georgia, being desirous of arranging for the transaction of my business through an attorney in fact and for a valuable consideration, have appointed, named and constituted, and by these presents do name, constitute and appoint my daughters, Juniel H. Davis and Jacqueline H. Rich, as my true and lawful attorneys in fact, and do authorize said attorneys in fact, or either of them, for me, and in my name, place and stead to exercise full and complete power and authority concerning any part and all of my property, to do generally and perform all and every act or acts whatsoever needful and necessary to be done for me, and in my name, to do, execute and perform as largely and amply to all intents and purposes as I, myself, could do if I were personally present, and by these presents I hereby ratify and confirm all that said attorneys in fact, or either of them, shall do by virtue hereof.

I expressly authorize either or both said attorneys in fact for me, and in my name, place and stead to do the following:

(a) To sell, mortgage, encumber, convey, rent, lease, pledge, or otherwise dispose of, by deed with or without warranty, bill of sale, contract or otherwise, any property, real or personal which I may own or in which I may have an interest, or which I may hereafter acquire, including but not limited to property in the State of Georgia, for cash or upon such terms as said attorney in fact may deem advisable, and to execute appropriate deeds, conveyances or other instruments including contracts for that purpose.

(b) To sign, endorse, receive, withdraw, deposit or issue checks, bonds, notes, certificates of deposit, stocks or other obligations or instruments. I expressly give to said attorneys in fact full and free access to any safety deposit box or vault which may be held in my name, and hereby specifically appoint them my deputy for the purpose of going into said box or vault.

(c) To collect, sue for, settle, adjust or compromise any claim for money arising by contract or tort, to execute releases, cancellations or satisfactions.

(d) To transfer all or any portion of my property into any trusts I might have executed or may execute in the future including but not limited to the Trust Agreement I intend to sign within the next few weeks.

(e) To do any other thing or perform any other act, not limited to the foregoing, which I might do in person, it being intended that this shall be a general power of attorney.

(f) Should I become mentally and/or physically unable to carry out my own affairs this power of attorney specifically shall remain in effect, and this power of attorney in no way shall be revoked or annulled by my incompetence, but rather it specifically shall survive any incompetence.

(g) If either of my attorneys in fact shall become physically unable or mentally incompetent to carry out the duties set forth to them under this power of attorney, then the ~~other~~ attorney in fact shall have all rights and powers set forth hereunder.

This power of attorney shall remain effective until the same is revoked by written instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 14th day of September, 1990.

Mary Frances S. Harrell (SEAL)
Mary Frances S. Harrell

Signed, sealed and delivered
in the presence of me this
14th day of September, 1990.

B. Thomas Conger
Unofficial Witness

Deborah Haine
Notary Public, Georgia

My Comm. Expires January 24, 1993.