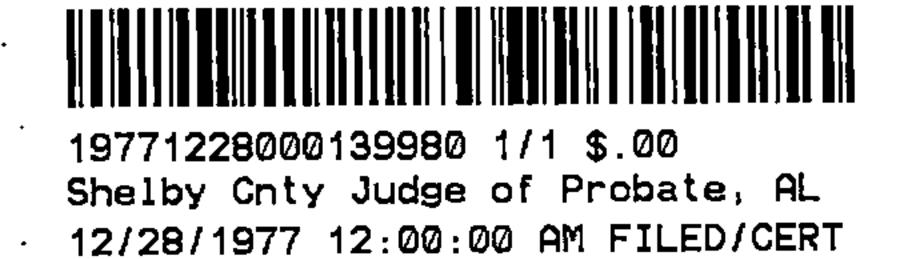
STATE OF ALABAMA
SHELBY COUNTY

5827



of Calera, Alabama, do hereby appoint Inez Wallace of Calera, Alabama, my attorney-in-fact for me and in my name to (A) Endorse and sign my name to notes, mortgages, stocks, bonds, checks, drafts or other instruments issued to me for the use and benefit of any person or entity and to remit to any person or legal entity any and all of the said proceeds. (B) Sell any real estate that I may own or to purchase same in my name. (C) Mortgage or sell property or to incur debts in my name. (D) Generally do and perform all things necessary as fully and effectively in all respects as I could do if personally present, with full power of substitution and revocation. I hereby ratify and confirm all things that my said attorney-in-fact shall lawfully do or cause to be done by virtue hereof.

IN WITNESS WHEREOF I have hereunto set my hand and seal this the 24 day of December, 1977.

James C. Payne

Subscribed and sworn to before me this the 24 day. December, 1977.

Notary Public

Eist Coldwell.
Char. R. Caldwell

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Rec. 150 Ind. 100

John Waller - Waller - Waller