

STATE OF ALABAMA)
)
SHELBY COUNTY)

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, JIMMIE R. RYAN, a resident of Shelby County, Alabama, hereby make, constitute and appoint JOHN F. DE BUYS, JR. as my true and lawful attorney-in-fact, for me, and in my name, place and stead and on my behalf, to do and perform only the following acts:

To secure and collect all information, to complete all application papers and to execute all the necessary documents to close a loan in the amount of \$245,000.00 from SouthTrust Mortgage or any other lending institution and to close the purchase and sale of the house and acreage located at 636 Highway 107, Montevallo, Alabama in Shelby County, Alabama.

This power of attorney shall not be affected or limited in any manner by my subsequent disability, incompetency, or incapacity.

This instrument is to be construed as a limited power of attorney for the purpose of the above-described acts only. Accordingly, I hereby authorize and empower the above-named attorney-in-fact to do and perform all that is necessary to perform the above-described acts with regard to the above-described mortgage loan and purchase of real estate as fully and completely as I might or could have done personally; and I do hereby ratify and confirm all of the acts of my said attorney-in-fact which may be done by virtue of this power of attorney.

No person, firm or corporation relying in good faith upon this power of attorney shall incur any liability to me or to my estate as a result of permitting my attorney-in-fact to exercise any power, authority or discretion granted herein. Any such person, firm or corporation dealing with my attorney-in-fact may rely, without inquiry, upon the certification of my said attorney that this power of attorney has not been revoked. Nevertheless, I specifically reserve the right at any time to revoke this power of attorney by written instrument delivered to my said attorney-in-fact. Until notice of such revocation is received, however, all third parties may rely upon the representations and authority of my attorney-in-fact under the powers granted herein.

This power of attorney shall be governed by the laws of the State of Alabama.

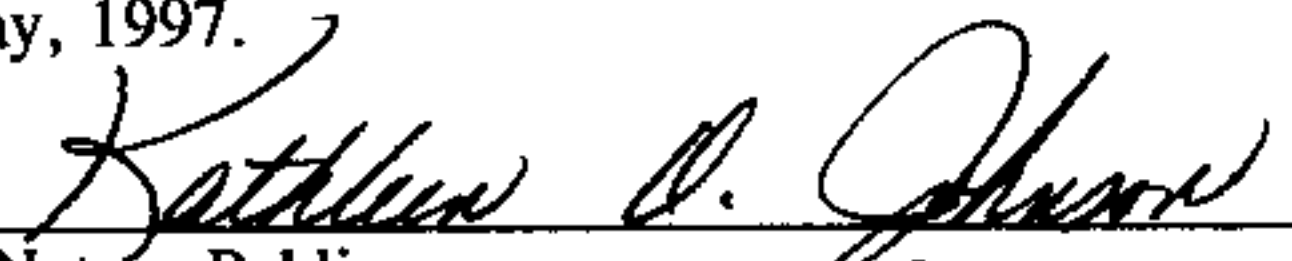
IN WITNESS WHEREOF, I have hereunto set my hand and seal this 30th day of May, 1997.


Jimmie R. Ryan

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that JIMMIE R. RYAN 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 said Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 30th day of May, 1997.


Kathleen D. Johnson
Notary Public
My Commission Expires: 12/23/97

06/18/1997-19021
08:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst. # 1997-19021

Cathleen Little