

SPECIAL DURABLE POWER OF ATTORNEY

I, Melissa S. Cooper, of 4025 McGinnis Ferry Road Apt. 1815, City of Suwanee, County of Qwinett, State of Georgia, do hereby appoint Craig S. Cooper, of 4025 McGinnis Ferry Road Apt 1815, City of Suwanee, County of Qwinett, State of Georgia, as my lawful attorney-in-fact, for me and in my name, place, and stead, and for my use and benefit:

To sell the real property located at 101 Balentree Drive, Chelsea, AL 35043 described as follows:

Lot 104, according to the survey of Balentree Lake, First Addition, as recorded in Map Book 22, page 80, in the Probate Office of Shelby County, Alabama.

Together with easement for field line more particularly described as follows:

Beginning at the Southwest corner of Lot 103, first Addition, to Balentree Lake first Addition, as recorded in the Office of the Judge of Probate, Shelby County, Alabama, in Map book 22, Page 80, Run in an Easterly direction along the South line of said Lot 103 for a distance of 100.0 feet to the Southeast corner of said Lot 103; thence turn an angle to the left of 92 degrees 20 minutes 47 seconds and run in a Northerly direction along the last line of said Lot 103 for a distance of 102.0 feet; thence turn an angle to the left of 148 degrees 00 minutes and run in a Southwesterly direction for a distance of 56.0 feet; thence turn an angle to the right of 41 degrees 01 minutes 40 seconds and run in a Southwesterly direction for a distance of 73.43 feet to a point on the West line of said Lot 103; thence turn an angle to the left of 73 degrees 02 minutes 40 seconds and run in a Southerly direction along the West line of said lot 103 for a distance of 29 feet, more or less to the point of beginning. Said easement recorded in Instrument #1999-09504 of the Probate records of Shelby County, Alabama.

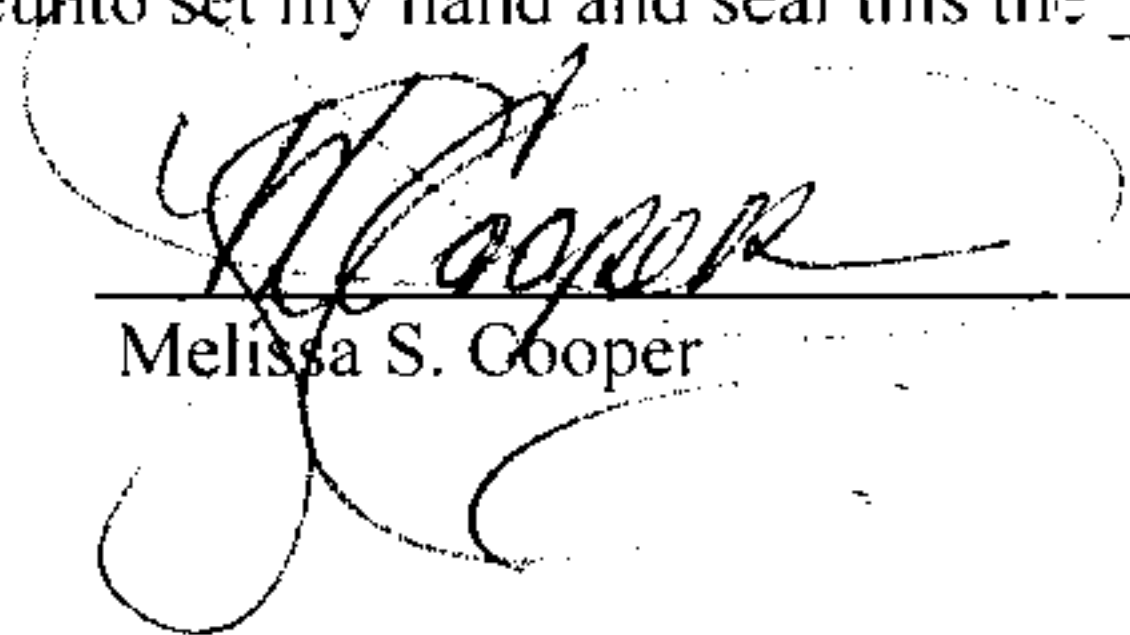
for such price and on such terms and conditions as he shall deem proper, including the execution of any and all documents necessary to complete the sale of said property, such as, but not limited to contracts, deeds, lien waivers, FNMA Affidavits, Tax forms, RESPA forms, and any and all other documents appropriate to complete the sales transaction on the above described property.

To enter into any contract or contracts for the sale of said premises, or any part thereof, with such persons and on such terms as he shall in his discretion elect and to execute, acknowledge, and deliver any such contracts or documents that may be required for sale or transfer of said property or any part thereof or of any interest therein.

GIVING AND GRANTING unto said attorney full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in said aid and exemplification of the full, complete, and general power herein granted, and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal and personal representatives, and assigns, whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been actually received by my attorney. Further, this power of attorney shall not be affected by disability, incompetency, or incapacity of the principal it being my intention this document constitutes a special durable power of attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 10 day of March, 2001.

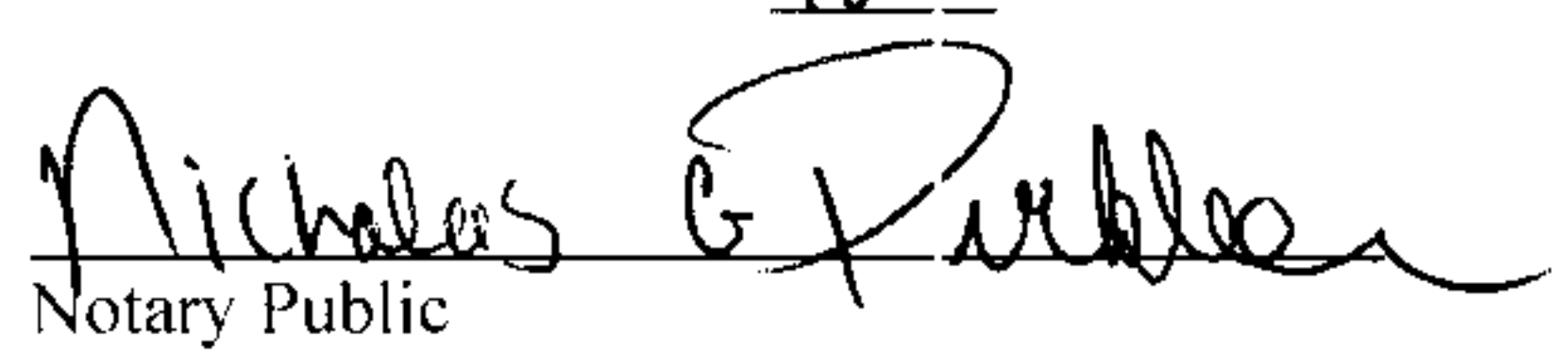


Melissa S. Cooper

State of Georgia)
County of Gwinnett

I, the undersigned, in and for said County in said State, hereby certify that Melissa S. Cooper, whose name is signed to the foregoing Special Durable Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of the Special Durable Power of Attorney, he/she executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 10 DAY OF MARCH, 2001.



Notary Public

My Commission Expires: Notary Public, Gwinnett County, Georgia
My Commission Expires Jan. 18, 2002

03/19/2001-09692
09:36 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 11.00

Inst # 2001-09692