

STATE OF ALABAMA
COUNTY OF SHELBY

DURABLE POWER OF ATTORNEY
(Specific and Limited)

This power of attorney shall not be effected by disability, incompetency, or incapacity of the principals in accordance with Alabama Code Section 26-1-2 (1975).

1. **APPOINTMENT OF ATTORNEY IN FACT.** I, Timothy L. Riley, as principal ("Principal"), resident of the State and County aforesaid, has made, constituted and by these presents to make, constitute and appoint Lori B. Riley, as my true and lawful agent and attorney-in-fact ("Agent") to do and perform the following:

To do any and all acts, to take any actions and execute any documents in connection with the refinance of the property described as:

See attached Exhibit "A"

To do any and all acts, to take any actions and execute any documents in connection with the refinance of the property located at 4819 Highway 61, Columbiana, Alabama 35051, including signing all loan documents, settlement statement or other related documents as I may do in my own stead. This Power of Attorney shall be valid and of full force and effect for forty-five (45) days from the date of execution of this Power of Attorney.

2. **EXECUTION AND DELIVERY.** The execution and delivery by Agent of any check, draft, conveyance, paper, deed, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof in my behalf necessary and desirable.

3. **RELIANCE ON AUTHORITY.** Any person, firm or corporation dealing with Agent under the Authority of this instrument is authorized to deliver to Agent all consideration of every kind or character with respect to this transaction so entered into by the Agent and shall be under no duty or obligation to see to or examine into the disposition thereof. Third parties may rely upon the representation of Agent as to all matters relating to any power granted to Agent, and no person who may act in reliance upon the representation of Agent or the authority granted to Agent shall incur liability to me or my estate as a result of permitting Agent to exercise any power.

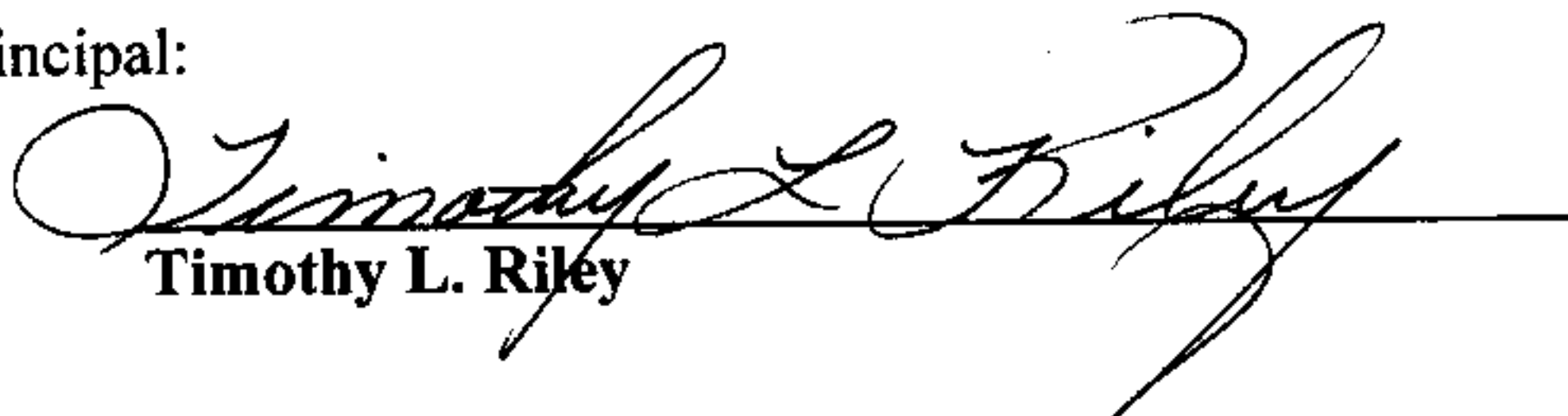
4. **LIMIT ON AGENT'S AUTHORITY.** The authority of the Agent is specific and limited to the refinance of the property located at 4819 Highway 61, Columbiana, Alabama 35051.

5. **EFFECTIVE DATE OF AGENT'S AUTHORITY.** This Specific and Limited Durable Power of Attorney shall become effective upon its execution by the Principal and delivery to the Agent.

IN WITNESS WHEREOF, I, as Principal, have executed this Specific and Limited Durable Power of Attorney.

Dated this 16th day of November, 2001.

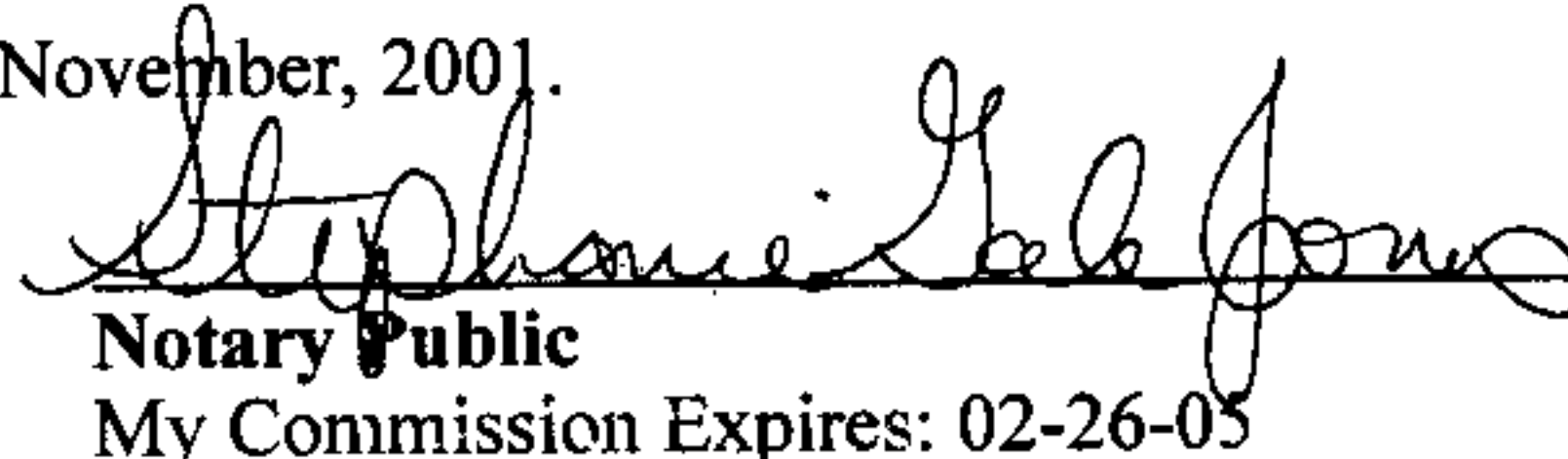
Principal:


Timothy L. Riley

STATE OF ALABAMA
COUNTY OF SHELBY

On November 16, 2001, before me the undersigned Notary Public, in and for said County and State, personally appeared, Timothy L. Riley, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument subscribed to me that the entity, being informed of the contents, upon whose behalf he/she acted voluntarily, executed the instrument.

WITNESS my hand and official seal this 16th day of November, 2001.


Notary Public
My Commission Expires: 02-26-05

12/04/2001-52479
10:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOE MEL 11.00

Inst # 2001-52479

EXHIBIT "A"

A parcel of land in the Northwest quarter of the Southeast quarter of Section 21, Township 21, Range 1 East, Shelby County, Alabama, said parcel, of land being more particularly described as follows:

Commencing at the Northwest corner of the Northwest quarter of the Southeast quarter of said Section 21; thence South 00 degrees 34 minutes 08 seconds East, along the West line of said Sixteenth Section, a distance of 279.83 feet to a point; thence North 85 degrees 04 minutes 28 seconds East, a distance of 607.61 feet to a ½ inch iron pin found on the South edge of County Highway No. 435; thence South 00 degrees 19 minutes 02 seconds East, a distance of 425.64 feet to a ½ inch rebar found at the point of beginning; thence South 89 degrees 34 minutes 34 seconds East, a distance of 424.72 feet to a ½ inch rebar found; thence South 00 degrees 24 minutes 06 seconds West, a distance of 516.67 feet to a point; thence North 89 degrees 35 minutes 54 seconds West, a distance of 418.28 feet to a point; thence North 00 degrees 19 minutes 02 seconds West, a distance of 516.88 feet to the point of beginning.

Inst # 2001-52479

12/04/2001-52479
10:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 14.00