LIMITED DURABLE POWER OF ATTORNEY

20020703000310470 Pg 1/2 17.00 Shelby Cnty Judge of Probate, AL 07/03/2002 10:48:00 FILED/CERTIFIED

STATE OF COUNTY OF LOCUME

KNOW ALL MEN BY THESE PRESENTS, that, I, Carol Ann Buchanan, (hereinafter referred to as "Principal"), do by these presents make, constitute and appoint my husband, Douglas I. Buchanan, my true and lawful agent and attorney-in-fact (hereinafter referred to as "Agent") to do and perform for me and in my name, place, and stead, and for my use and benefit, to execute the mortgage, note, closing statement, and any and all other documents necessary to complete the purchase of the following described real estate, situated in Shelby County, Alabama, to-wit:

See Attached Exhibit "A"

Also Known As:

2804 Berkeley Drive, Birmingham, Alabama 35242

including, but not limited to the Settlement Statement, HUD Certification, Lien Waiver and any other documents required for said purchase and conveyance.

I further give and grant unto my said attorney-in-fact and agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be effected by disability, incompetency, or incapacity of Principal.

The execution and delivery by Agent of any conveyance, paper, 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 on my behalf necessary or desirable.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 19 day of June, 2002.

Carol Ann Buchanan

STATE OF AMICHIAON COUNTS

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that, Carol Ann Buchanan, whose name is signed to the foregoing document, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, she executed the same voluntarily on the day the same bears date.

Given under my hand this the 19 day of June, 2002.

Notary Public

My Commission Expines: CATHERINE A. OLECHS

Notary Public, Wayne County, M ACTING IN Wayne

My Commission Expites 02/21/2004

Exhibit "A"

Lot 1-A, according to the Amended Map of the First Addition to Woodford, as recorded in Map Book 10, Page 86, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Lot 1-AA, according to the Britton Resurvey, being a resurvey of Lot 20, Block 1, Amended Map of Woodford, as recorded in Map Book 8, Page 51 A, B, C & D, and Lot 1, Block 9, the First Addition to Woodford, as recorded in Map Book 10, Page 38, and now recorded in Map Book 17, Page 49, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.