



LIMITED POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that I, ESTHER R. BURROUGHS, (Principal), do by these presents make, constitute and appoint BOB L. BURROUGHS as 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 any and all documents necessary to refinance and mortgage the property located at 5055 STRATFORD ROAD, BIRMINGHAM, ALABAMA 35242 in SHELBY County, Alabama. The powers granted shall include the power to execute and deliver any and all notes, mortgages, truth in lending statements, lien waivers, settlement statements, limited powers of attorney, etc. required to consummate the refinance of the subject property described below:

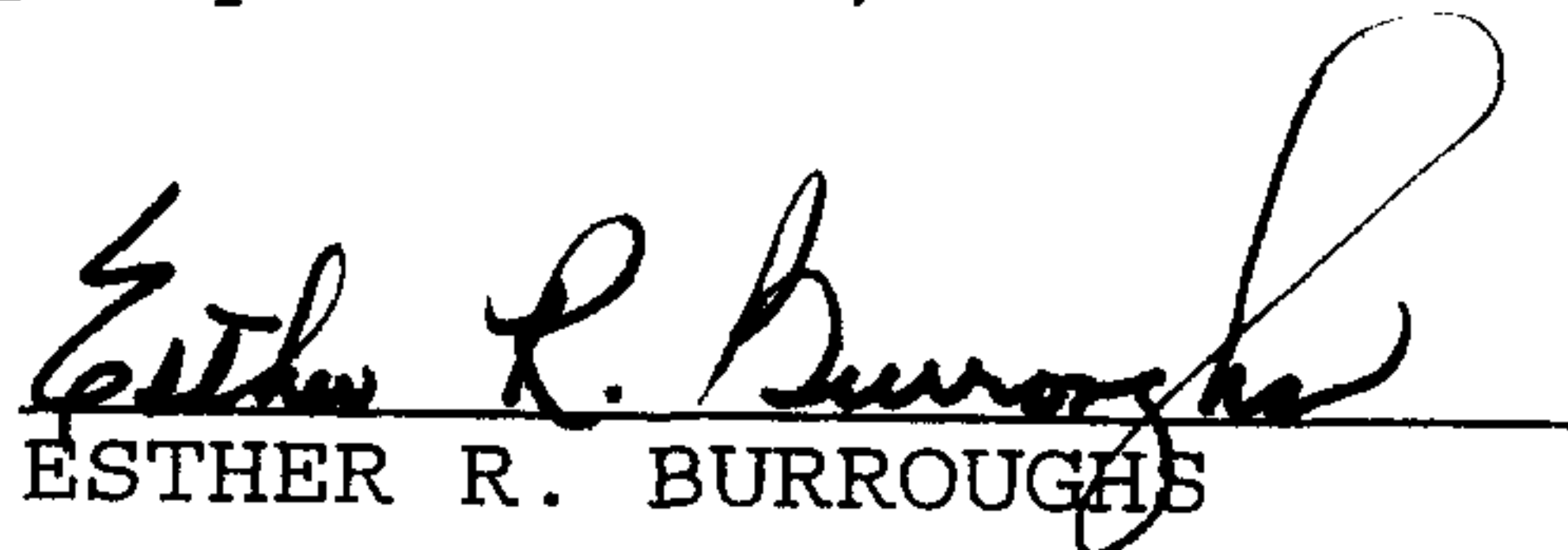
LOT 42, ACCORDING TO THE SURVEY OF MEADOWBROOK FIFTH SECTOR, FIRST PHASE, AS RECORDED IN MAP BOOK 8, PAGE 109, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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 said Agent shall lawfully do or cause to be done virtue hereof.

This Power of Attorney shall not be affected by disability, incompetency, or incapacity of Principal.

The execution and delivery by my Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my Agent's approval of the consideration therefore, and of the form and contents thereof, and that my 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 APRIL, 2003.


ESTHER R. BURROUGHS

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for the said County and State hereby certify that **ESTHER R. BURROUGHS** whose name is signed to the foregoing Limited Power of Attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of this Limited Power of Attorney, she executed the same voluntarily on the date the same bears date.

Given under my hand and official seal this 19 of APRIL, 2003.

Wendy G. Eubank
NOTARY PUBLIC
PRINT NAME: Wendy Eubank
COMMISSION EXPIRES:
MUST AFFIX SEAL

PREPARED BY:

GENE W. GRAY, JR.
2100 SOUTHBRIDGE PARKWAY
SUITE 638
BIRMINGHAM, ALABAMA 35209
205 879 3400

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 22, 2005
BONDED THRU NOTARY PUBLIC UNDERWRITERS