

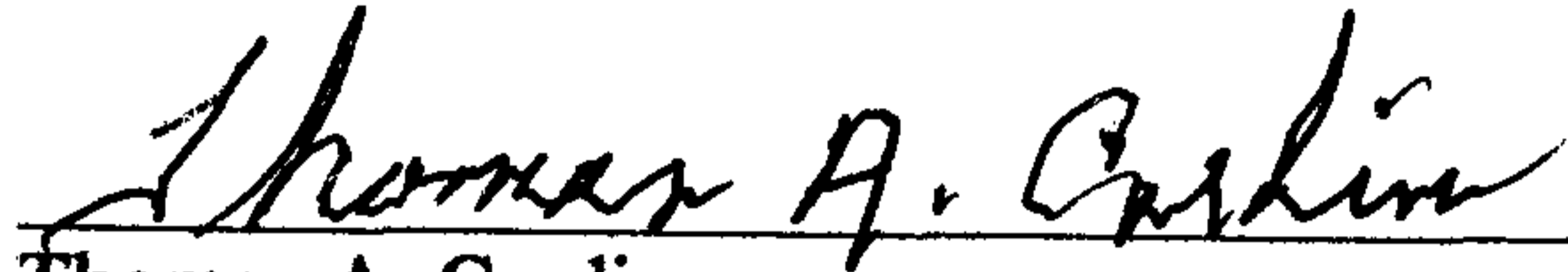
**Durable General Power of Attorney  
To  
Chestine Cardin**

KNOW ALL MEN BY THESE PRESENTS, that I, Thomas A. Cardin, of 101 Phillips Circle, Columbiana, Alabama, 35051, being over the age of twenty-one (21) years, do hereby appoint Chestine Cardin of 101 Phillips Circle, Columbiana, Ala. 35051, as my true and lawful attorney and authorize and empower them for me and in my name to:

- (1.) Ask, demand, sue for, collect, recover, and receive all sums of money, debts, accounts, interest, dividends, annuities, and demands whatsoever as are now or shall hereafter become due, owing, payable or belonging to me.
- (2.) Make, do and transact all and every kind of business of whatever nature they considers necessary, to draw checks on all of my bank account or accounts and make deposits therein and perform any and all other banking functions.
- (3.) Make, seal, and deliver: to bargain, contract, agree for, buy, sell, mortgage, hypothecate, and in any and every way and manner deal in and with goods and personal property, in possession or in action, and to release mortgages on lands or chattels.
- (4.) Bargain, contract, agree for, purchase, receive and take lands, tenements, hereditaments and accept the seizen and possession of all lands and deeds, lease, bargain, sell, release and satisfy mortgages, release, convey, mortgage and hypothecate lands, tenements and hereditaments, upon such terms and conditions, and under such covenants, as shall be deemed advisable.
- (5.) Sign, seal, execute, acknowledge and deliver such deeds, leases and assignment of leases, agreements, mortgages, releases and satisfaction of mortgages and other such instructions in writing of whatever kind and nature as may be necessary or proper in the premises.
- (6.) Giving and granting unto Chestine Cardin, as my true and lawful attorney, full power and authority to do and perform every act and thing whatsoever requisite and necessary to be done in an about the premises, including but not limited to the specific powers granted herein, as fully to all intent and purposes as I might or could do if personally present.
- (7.) I hereby ratify and confirm all that Chestine Cardin, as my true and lawful attorney, shall lawfully do or cause to be done by virtue of these presents.

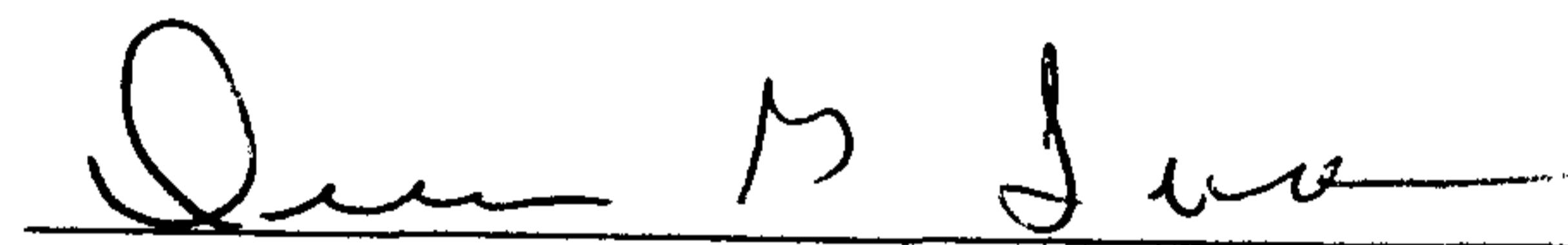
(8.) This power of attorney shall not be affected by disability. Incompetence or incapacity of principal.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 5<sup>th</sup> day of April 2004.

  
Thomas A. Cardin

State of Alabama  
Shelby County

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Thomas A. Cardin, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing instrument executed the same voluntarily this 5<sup>th</sup> day of April, 2004.

  
Notary Public  
(My commission expires June 9, 2007)