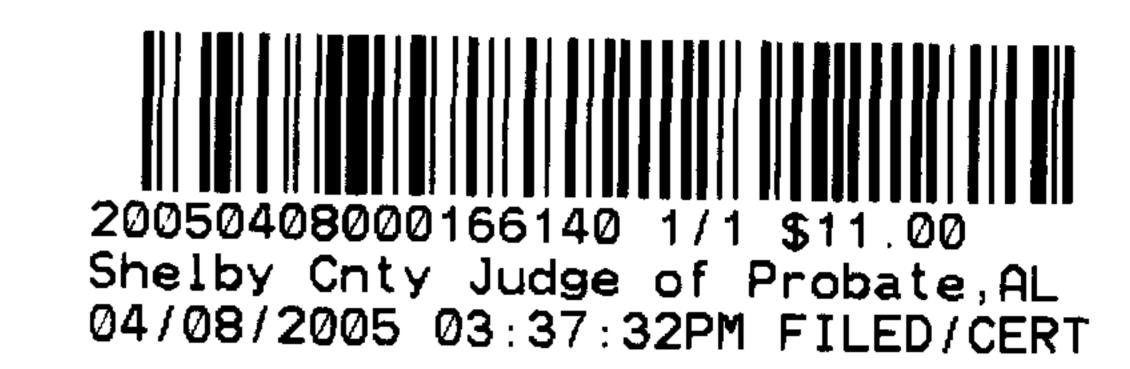
Prepared by and return to: Preferred Title Agency, Inc. 300 Office Park Drive, Suite 230 Birmingham, Alabama 35223

As a necessary incident to the fullfillment of conditions contained in a title insurance commitment issued by it.

File Number: 5596

Folio Number: 22-8-33-0-002-038.000



LIMITED POWER OF ATTORNEY

Know All Men By These Presents:

That Debra J. Luther, made, constituted and appointed, and by these presents do(es) make, constitute and appoint Paul Holley true and lawful attorney for and in name, place and stead, giving and granting unto said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, including but not limited to the conveyance/encumbrance of said premises, execution of deed/mortgage, settlement statement and any related closing documents; said premises being limited to the following described real property:

LOT 86, ACCORDING TO THE SURVEY OF SUMMERCHASE PHASE 2, AS RECORDED IN MAP BOOK 24, PAGE 47, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SITUATED IN SHELBY COUNTY, ALABAMA.

As fully, to all intents and purposes, as might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney or substitute shall lawfully do or cause to be done by virtue hereof.

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

Given under my hand this the 38th day of 11 CUCh 05

Notary Public

Printed Name

NOTARY PUBLIC State of Washington DIANA L. SCHLENZ

Commission Expires APRIL 2, 2007