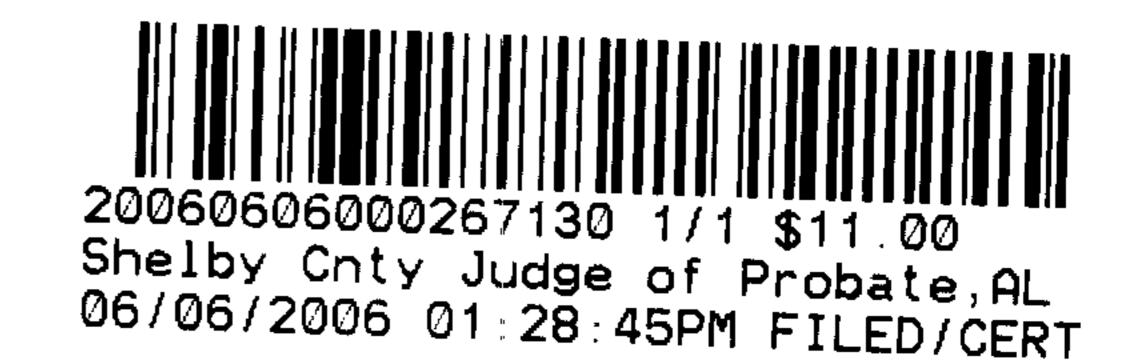
SPECIFIC POWER OF ATTORNEY



Prepared By: CARROLL & CARROLL, P.C. PO BOX 530543 BIRMINGHAM, AL 35253

KNOW ALL MEN BY THESE PRESENTS, that I/We, Ryan Dickerson and Sirnette Dickerson, a married couple, herewith nominate, constitute and appoint our agent, Monica Mitchell, our true and lawful attorney-in-fact, for me and in my name, place and stead to:

Contract for, purchase, receive and take possession of; to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as:

Lot 20, according to the First Amended Plat of Greystone Farms North Phase I, as recorded in Map Book 23, Page 57, in the Probate Office of SHELBY County, ALABAMA.

whose address is 369 North Lake Road Hoover, Alabama 35242

and to endorse, sign, seal, execute and deliver any and all mortgages, deeds of trust notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

This Power of Attorney is specifically limited to the above purpose and, if not exercised prior to June 1, 2006, shall be revoked.

Signed this 19th day of May May Ryan Dickerson	2006. Sirnette Dickerson
STATE OF COPPA) COUNTY OF COPP	

I, Teresa Hyden, a Notary Public in and for said County in said State, hereby certify that Ryan Dickerson and Sirnette Dickerson, a married couple whose name is signed to the foregoing Specific Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of said Specific Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand this the 19^{-1} day of 9^{-1} , 2006. Ilresa Byden Notary Public My Commission Expires: $\frac{3}{3}/08$