

STATE OF ALABAMA)
COUNTY OF SHELBY)

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Timothy W. Coshatt, a legal resident of Pell City, St. Clair County, Alabama, do hereby make, constitute and appoint Helen Phillips, who is presently the Manager of the First National Bank of Columbiana, Riverchase Branch, my true and lawful attorney-in-fact solely for the following purposes:

1. Deposit my paycheck from Harbert International, Inc. in my checking account (Account No. 82-104875).
2. From the monies deposited in my checking account, my attorney-in-fact shall make the following disbursements on a monthly or as due basis:
 - (a) Mortgage payment to SouthTrust Bank, in the amount of \$ 243.94.
 - (b) Loan payment to Family Credit Services, in the amount of \$ 97.00.
 - (c) Monthly installment to Sears, Roebuck & Company, in the amount of \$ 30.00.
 - (d) Monthly installment to Pizitz in the amount of \$ 30.00.
 - (e) Deposit \$ 2000.00 into my First National Bank of Columbiana Money Market Fund Account (Account No. _____).
 - (f) Support payment to my wife, Helen W. Coshatt, in the amount of \$ 150.00.

and for me and in my name and stead, and for my use and benefit, to do and perform all acts affecting these transactions, as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present and acting for myself.

I hereby ratify and confirm whatsoever my said attorney shall lawfully do or cause to be done by virtue of the authority of this instrument.

IN WITNESS WHEREOF, I have executed this Power of Attorney this _____ day of April, 1983.

WITNESSES:

Donald E. Franklin
Robert A. Kyle

Timothy W. Coshatt

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, Mary E. Glasgow, a Notary Public in and for said County and State, hereby certify that Timothy W. Coshatt, whose name is written and whose mark is made on the foregoing Power of Attorney and who is known to me, acknowledged before me on this date that, being informed of the contents of such instrument, he executed the same on the day the same bears date.

Mary E. Glasgow
NOTARY PUBLIC

My commission expires: 2/7/85

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED
1983 MAY -3 PM 1:54
JUDGE OF PROBATE
Rec. 150
Ind 100
250

Timothy W. Coshatt