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SPECIAL DURABLE POWER OF ATTORNEY

I, Melinda Metaxas Cowart, of 173 Fairways, Sand Destin Beach Resort, Hwy. 98 E, City of Destin, State of Florida, do hereby appoint Reida H. Underwood, of 810 Mountain Parkway, City of Maylene, County of Shelby, State of Alabama, as my lawful attorney-in-fact, for me and in my name, place, and stead, and for my use and benefit:

To sell the real property located at 4205 Heritage Oak Circle, Birmingham, Alabama described as follows:

Lot 15, according to the Survey of Heritage Oaks, as recorded in Map Book 11 Page 23 A and B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

for such price and on such terms and conditions as she shall deem proper, including the execution of any and all documents necessary to complete the sale of said property, such as, but not limited to contracts, deeds, lien waivers, FNMA Affidavits, Tax Forms, RESPA forms, and any and all other documents appropriate to complete the sales transaction on the above described property.

To enter into any contract or contracts for the sale of said premises, or any part thereof, with such persons and on such terms as she shall in her discretion elect and to execute, acknowledge, and deliver that may be required for sale or transfer of said property or any part thereof or of any interest therein.

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GIVING AND GRANTING unto said attorney full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in aid and exemplification of the full, complete, and general power herein granted, and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal and personal representatives, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been actually received by my attorney. Further, this power of attorney shall not be affected by disability, incompetency, or incapacity of the principal it being my intention this document constitutes a special durable power of attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 28th day of November, 1990.

Melinda Metaxas Cowart
Melinda Metaxas Cowart

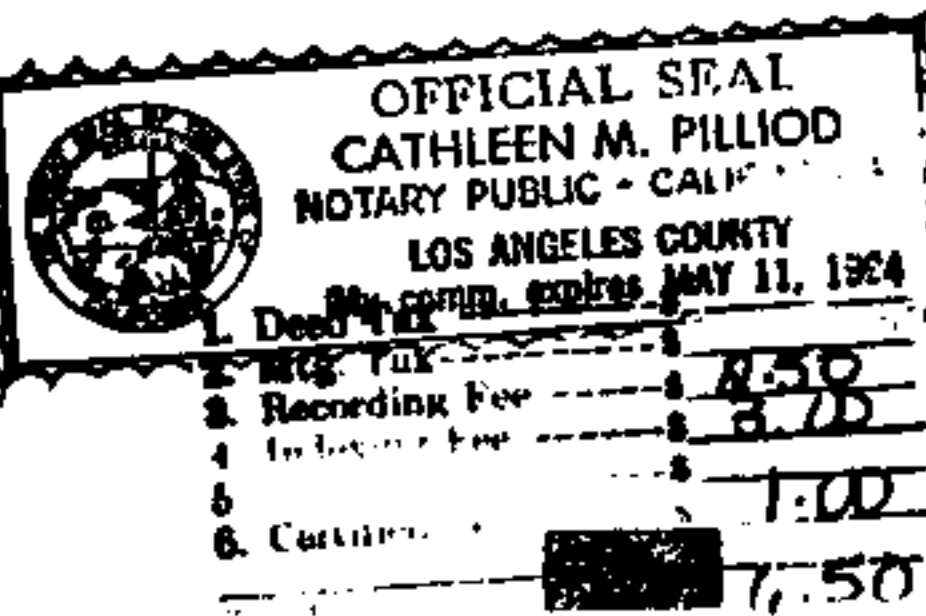
State of California
County of Los Angeles

I, the undersigned, in and for said County in said State, hereby certify that Melinda Metaxas Cowart, whose name is signed to the foregoing Special Durable Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of the Special Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS 28th DAY OF NOVEMBER, 1990.

Cathleen M. Pilliod
Notary Public

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED
90 DEC 10 PM 12:06
JUDGE OF PROBATE



Cowart