POWER OF ATTORNEY

STATE OF ILLINOIS)

COUNTY OF COOK)

KNOW ALL MEN BY THESE PRESENTS: That I, the undersigned, BRIAN D. CAIRNS, a legal resident of Cook County, Illinois, do hereby make, constitute and appoint CHRISTOPHER G. CAIRNS as my lawful attorney-in-fact to act for me and in my name, place and stead, for the purpose of executing a mortgage or deed of trust as security for indebtedness to AmSouth Bank of Prattville, Alabama conveying my interest in and to a 71 ½ acre tract of land located in Section 35, Township 20South, Range 3 West, Shelby County, Alabama as my act and deed, in the doing or executing of this act as fully and to all intents and purposes as I might or could do if personally present. CHRISTOPHER G. CAIRNS shall have full authority to perform the above mentioned act and no other.

And I do hereby give and grant unto my said attorney full power and authority to do and perform the above specified act as fully and effectually and to all intents and purposes as I might or could do in my own person if personally present; and I hereby ratify all that my said attorney-in-fact shall lawfully do or cause to be done by virtue of these presents.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 30^H day of September, 1995.

STATE OF Thinois

STATE OF Cook

STATE OF Cook

STATE OF Cook

(seal)

BRIAN D. Caurin

11/08/1995-32333

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10:42 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 MCD 8.50

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that **Brian D. Cairns**, whose name is signed to the foregoing Power of Attorney and who is known to me or who has furnished to me satisfactory proof of his identity, acknowledged before me on this day that, being informed of the contents of the Power of Attorney he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal on this the 30th day of September, 1995.

THIS INSTRUMENT PREPARED BY:

Neva C. Conway Attorney at Law 3755 Highway 14 Millbrook, AL 36054 Darbara J. Hetcher

Notary Public (SEAL MUST BE AFFIXED)

My Commission Expires: 8/18/98

OFFICIAL SEAL
BARBARA J. FLETCHER
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 8-18-98