In Witness Whereof, the undersigned, First National Bank of Columbiana has caused these presents to be executed this 3rd day of May, 1996.

FIRST NATIONAL BANK OF COLUMBIANA

William R. Justice / In-House Counsel

STATE OF ALABAMA SHELBY COUNTY

CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that William R. Justice whose name as In-House Counsel of First National Bank of Columbiana a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and Official seal this 3rd day of May, 1996.

Notary Public

BIT COMMESSION EXPIRES JULY 12, 1997

My Commission Expires

05/09/1996-15264
10:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HCD 8.50

CLAYTON T. UNITED STATES AT LAW