

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned Standard Mortgage Corporation of Georgia (hereinafter referred to as "Lender") of the County of Fulton and State of Georgia, has made and appoint Onnie D. Dickerson, III, or G. Wray Morse of Dickerson & Morse, P.C., of the City of Pelham, County of Shelby, State of Alabama, each of whose address is 1920 Valleydale Road, Birmingham, Alabama 35244, my true and lawful attorney for and in my hand and stead to:

Execute any and all documents for the purposes of executing Construction/Perm Loan Documentation, including but not limited to, the execution of the Loan Construction Agreement and the Modification Agreement.

I give and grant unto my said attorney full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about the premises, as fully to all intents and purposes, as I might or could do if personally present at the doing thereof, with full power of substitution and revocations, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by virtue hereof.

IN WITNESS WHEREOF, Lender has caused this instrument to be executed in its name by Kevin J. O'Neil its duly authorized President this 31st day of October, 1997.

**STANDARD MORTGAGE CORPORATION
OF GEORGIA**

By: *Kevin J. O'Neil*
Printed Name: Kevin J. O'Neil
Title: President
(Corporate Seal)

STATE OF GEORGIA
COUNTY OF Cherokee

The State of Georgia, Cherokee County. I Margie Black,
a notary in and for said county in said state, hereby certify that Kevin J. O'Neil
President of Standard
Mortgage Corporation of Georgia, is signed to the foregoing conveyance, and who is known
to me, acknowledged before me on this day that, being informed of the contents of the
conveyance, 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 this 31st day of October, 1997.

Margie S. Black

NOTARY PUBLIC

My Commission Expires: _____

Notary Public, Cherokee County, Georgia
My Commission Expires March 13, 1999.

Inst # 1997-37111

11/13/1997-37111
11:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1997-37111