

POWER OF ATTORNEY

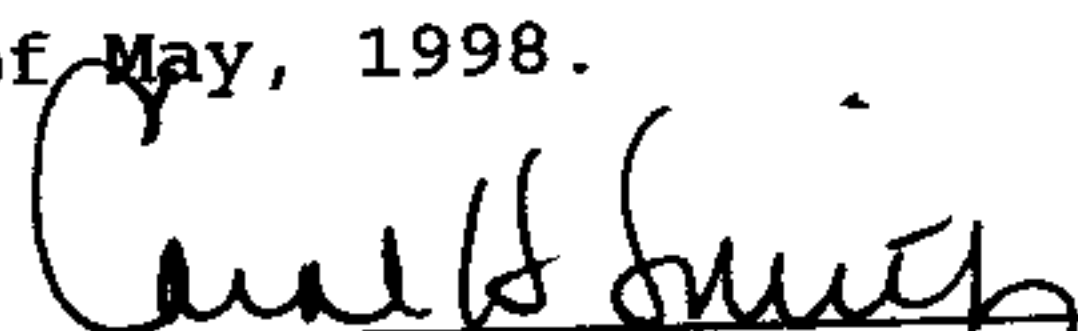
STATE OF ALABAMA }
COUNTY OF SHELBY }

KNOW ALL MEN BY THESE PRESENTS, that I, Carol H. Smith, of 3552 Hwy. 331, Columbiana, Alabama 35051, Shelby County, Alabama, appoint Billy E. Smith, Jr. of 3552 Hwy. 331, Columbiana, Alabama 35051, Shelby County, Alabama, to be my lawful attorney to act in the execution of that certain Home Equity Line of Credit with First National Bank of Shelby County and in my behalf to execute all instruments and do all acts and things, as fully and effectually in all respects as I myself could do if present.

I undertake to ratify and confirm from time to time and at all times whatsoever my said attorney shall lawfully do or cause to be done in or concerning the documents by virtue of these presents.

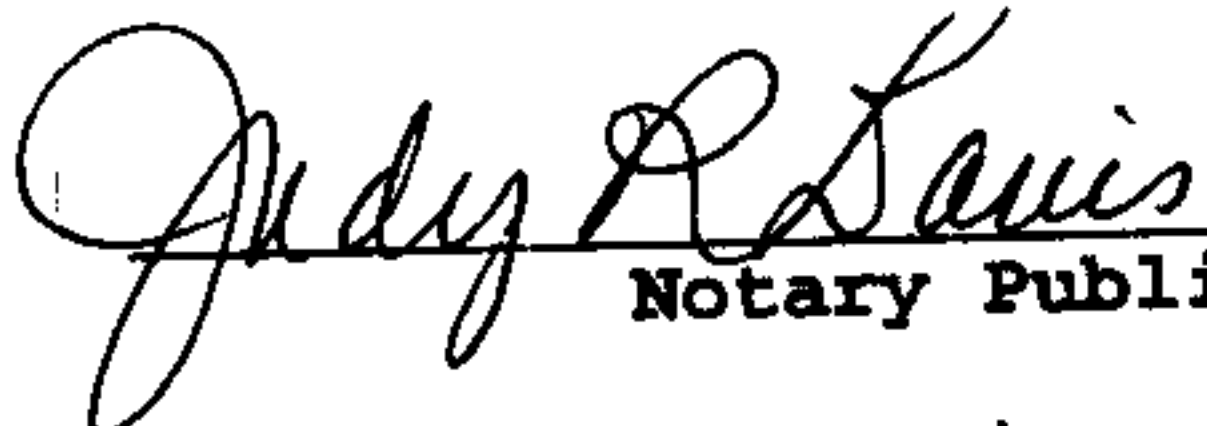
Witness my hand this 28th day of May, 1998.

STATE OF ALABAMA }
COUNTY OF SHELBY }


Carol H. Smith
06/01/1998-19970
11:44 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 9.50

I, the undersigned authority, a Notary Public in and for said County, in said State hereby certify that Carol H. Smith, whose name 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 the instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th of ^{May}~~April~~, 1998.


Notary Public

My Commission Expires: 7/3/98

Inst # 1998-19970

F.N.B.S.C.