

POWER OF ATTORNEY
AND REVOCATION OF PRIOR POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: that the undersigned Corporation hereby:

(1) Constitutes and Appoints as its true and lawful Attorney in Fact, LYN CROSS of SHELBY County, ALABAMA, for it and in its name and stead to demand, reduce to possession, collect, receive, cancel, release, satisfy, discharge, or subordinate in whole or in part, any and all notes, collateral, judgements, decrees, mortgages, or liens of any nature on personal or real property, located, entered, filed for record, or recorded in any city or county in the United States and now or hereafter belonging to it, and in connection therewith to perform all acts, including the execution, acknowledgment, recording, and delivery of acquittances, releases, satisfactions, subordination agreements, and other instruments in writing, which may be necessary to desirable in exercising such powers, and including the execution of instruments authorizing, empowering, or directing any public officer as its Attorney in Fact to cancel, release, satisfy, and discharge of record any such judgment, decree, mortgage, or lien, hereby ratifying and confirming all acts and things done by virtue hereof.

(2) Revokes that certain Power of Attorney dated N/a, 199//, and recorded in the office of the n/a of said county in Book //, Vol. //, Page //, appointing n/a as Attorney in Fact for the undersigned with powers similar to those set forth above and hereby wholly withdraws said appointment and all powers conferred thereby.

IN WITNESS WHEREOF the said Corporation has caused these presents to be executed and its corporate seal to be affixed hereto by its duly authorized officers this 13th day of August, 1998.

Signed, sealed and delivered
in the presence of:

Dale B. Crosby
Jacki Hester

FIRST FAMILY FINANCIAL
SERVICES, INC.

By: [Signature]
Its Executive Vice President
And: [Signature]
Its Assistant Secretary

(CORPORATE SEAL)

STATE OF GEORGIA) SS
COUNTY OF DEKALB)

I, Angie Judeen, a Notary Public in and for said county and state, do hereby certify that H. GERALD COCHRAN, and MARILYN D. BRITWAR, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as Executive Vice President and Assistant Secretary respectively of the Corporation referred to therein and personally known to me to be such officers respectively, appeared before me this day in person and severally acknowledged and on oath stated that they, being thereunto duly authorized, signed, sealed with the ~~corporate seal, and delivered the said instrument as the true and voluntary act of said~~ corporation and as their own free and voluntary act, for the use and purposes therein set forth.

Given under my hand and official seal this 13th day of August, 1998.

(Notarial Seal)

[Signature]
Notary Public
Commission expires: My Commission Expires October 10, 2000

RECORDED: _____

08/24/1998 32709
08:59 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH B.50

60226-8661 1998-32709