

LIMITED POWER OF ATTORNEY

STATE OF ALABAMA)
)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that I, **FRANCIS J. CARROLL, JR.**, (Principal), do by these presents make, constitute and appoint **FRANK T. WILDMAN** as my true and lawful agent and Attorney-in-Fact (hereinafter referred to as "Agent") to do and perform for me and in my name, place and stead, and for my use and benefit, to execute any and all documents necessary to sell the property located at **3035 OLD STONE DRIVE, BIRMINGHAM, ALABAMA 35242** located in **SHELBY** County, Alabama, under that certain contract dated **OCTOBER 20, 1998**. The powers granted shall include the power to execute and deliver any and all contracts, amendments to contracts, deeds, lien waivers, settlement statements, limited powers of attorney, etc. required to consummate the sale of the subject property described below:

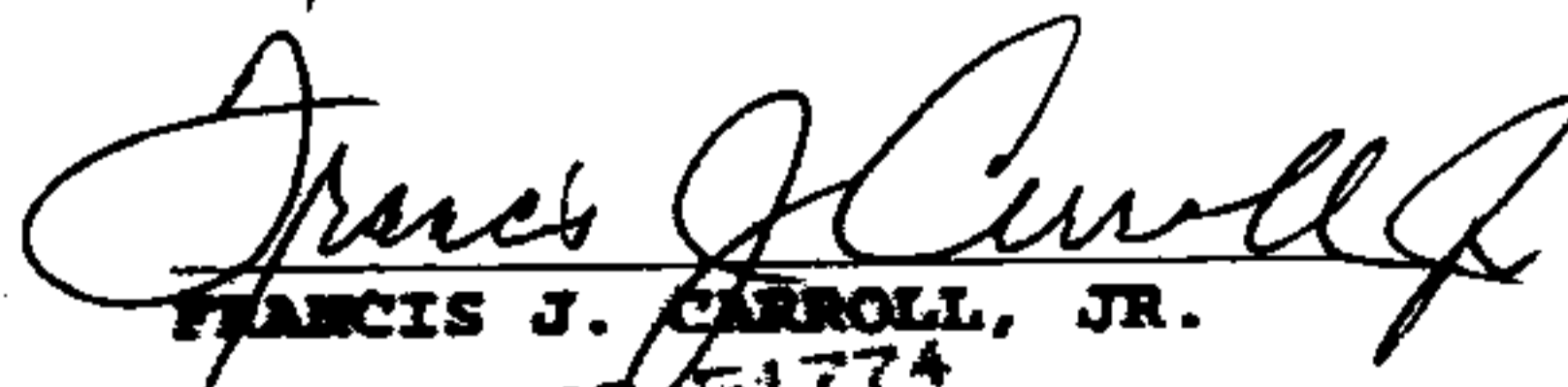
LOT 16, IN BLOCK 2, ACCORDING TO THE SURVEY OF TOWN OF ADAM BROWN, PHASE 2, AS RECORDED IN MAP BOOK 8, PAGE 25, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

I further give and grant unto my said Attorney-in-Fact and Agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said Agent shall lawfully do or cause to be done virtue hereof.

This Power of Attorney shall not be effected by disability, incompetency, or incapacity of Principal.

The execution and delivery by Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof on my behalf necessary or desirable.

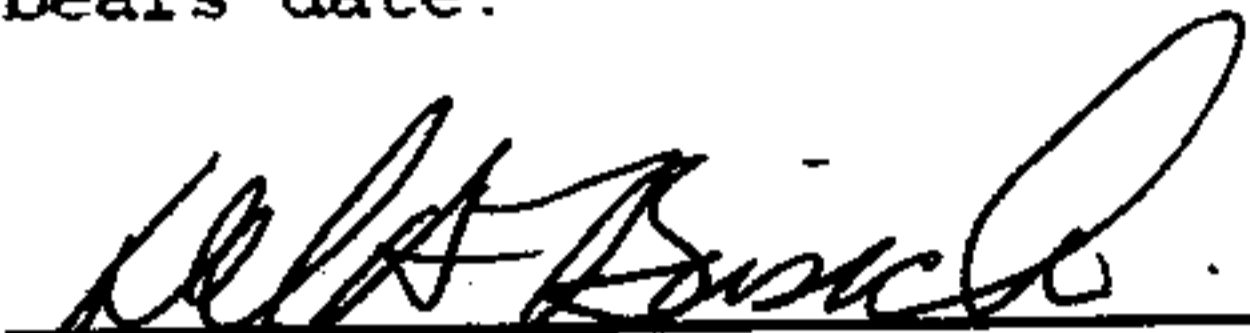
IN WITNESS WHEREOF, the undersigned has executed this Limited Power of Attorney on the 23RD day of NOV, 1998.


FRANCIS J. CARROLL, JR.
Inst # 1998-51774

12/29/1998-51774
10:02 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00

STATE OF Pennsylvania)
COUNTY OF Bucks)

I, the undersigned, a Notary Public in and for the said County and State hereby certify that **FRANCIS J. CARROLL, JR.** whose name is signed to the foregoing Limited Power of Attorney, and who is known to me, acknowledged before me on this day, that being, informed on the contents of this Limited Power of Attorney, he executed the same voluntarily on the date the same bears date.


NOTARY PUBLIC
PRINT NAME: Daniel A. Busichio
COMMISSION EXPIRES: 10-23-2000
MUST AFFIX SEAL

PREPARED BY:
GENE W. GRAY, JR.
2100 SOUTHRIDGE PARKWAY
SUITE 638
BIRMINGHAM, ALABAMA 35209

Notarial Seal
Daniel A. Busichio, Notary Public
Plumstead Twp., Bucks County
My Commission Expires Oct. 23, 2000
Member, Pennsylvania Association of Notaries

Inst # 1998-51774

12/29/1998-51774
10:02 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00