

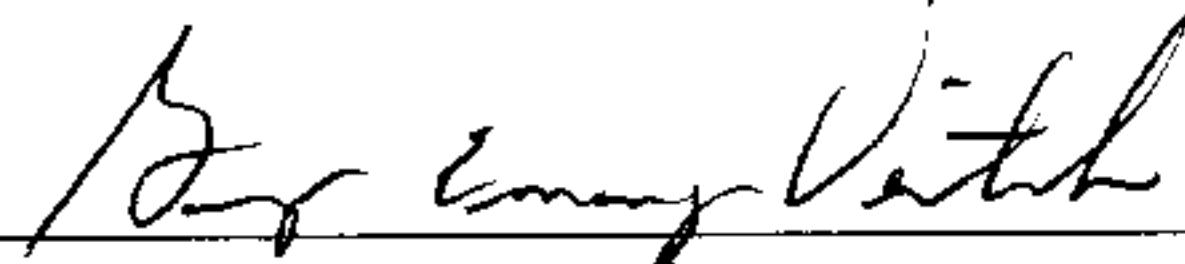
LIMITED POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

KNOW ALL MEN BY THESE PRESENTS: That,

I, George Emory Veitch, of the City of Vestavia Hills, State of Alabama, as co-borrower on the real estate transaction herein defined, have and by these presents do hereby nominate, constitute and appoint Claudia M. Veitch as my true and lawful Attorney-in-Fact for me and in my name and stead, to sign and execute any and all documents from any source whatsoever, in my name and on my behalf, upon such terms and conditions as she may determine to be to my best interest, and generally to manage, handle and conduct all matters of my business, and to execute in my name and deliver all legal papers and documents for me in my place and stead to the same extent that I might do were I present in person, hereby giving and granting unto my said Attorney-in-Fact full power and authority to do any and all acts necessary and proper to be done in and only with regards to the mortgage, sale, transfer, execution, or otherwise of the property known to me as Lot 238 Wyndham, Wilkerson Phase IV, Map Book 25, Page 14 to Charles Brian Davidson and Kimberly Veitch Davidson from Realty South, Inc. as selling agency on behalf of Royal Construction, Inc. and Country Wide Home Loans as the mortgage company, and hereby ratify and confirm whatsoever actions my said Attorney-in-Fact may lawfully do in regards to said real estate transaction.

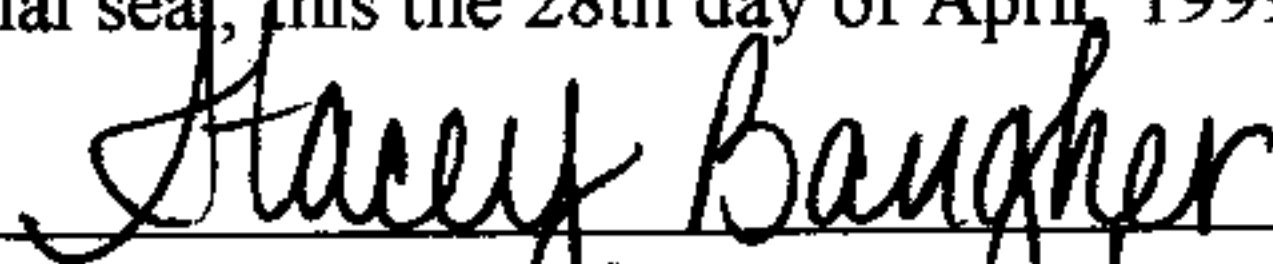
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal, on this the 28th day of April, 1999.


George Emory Veitch (L.S.)

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, Stacey Baugher, a Notary Public in and for said County in said State, hereby certify that George Emory Veitch, whose name is signed to the foregoing Limited Power of Attorney and who is known to me, acknowledged before me on this date, that, being informed of the contents of said Limited Power of Attorney, George Emory Veitch Executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 28th day of April, 1999.


NOTARY PUBLIC
My Commission Expires 12/15/2002

05/06/1999-19030
12:27 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 WMS 8.50

Inst # 1999-19030