

## ***SPECIAL POWER OF ATTORNEY***

I, Bertha Beard, residing at 248 Forest Parkway, Montevallo, Alabama 35115, hereby appoint Sandra Byrd of 411 Meadow Lark Pace, Montevallo, Alabama 35115, as my Attorney-in-Fact ("Agent").

I hereby revoke any and all general powers of attorney that previously have been signed by me.

My Agent shall have full power and authority to act on my behalf but only to the extent permitted by this *Special Power of Attorney*. My Agent's powers shall include the power to:

1. Purchase real estate located at:  
117 Forest Parkway  
Montevallo, AL

and legally described on the attached Exhibit. The total sales price must be no more than \$125,000.00

This power shall include the power to (i) purchase upon such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including deeds and mortgages) that may be required to obtain title to such property.

If the Agent is my spouse, then I also hereby appoint Sandra Byrd as my substitute Agent solely for the purpose of releasing any dower or other inchoate interest I might have in any property, including my homestead if described above.

I hereby grant to my Agent the full right, power, and authority to do every act, deed, any thing necessary or advisable to be done regarding the above powers, as fully as I could do if personally present and acting.

Any power or authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, and (iii) my Agent to have any incidents of ownership with respect to any life insurance policies that I may own on the life of my Agent.

My Agent shall not be liable for any loss that results from a judgement error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney.

I authorize my Agent to indemnify and hold harmless any third party who accepts and acts under this document.

Inst # 2000-41019

11/29/2000-41019

10:21 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

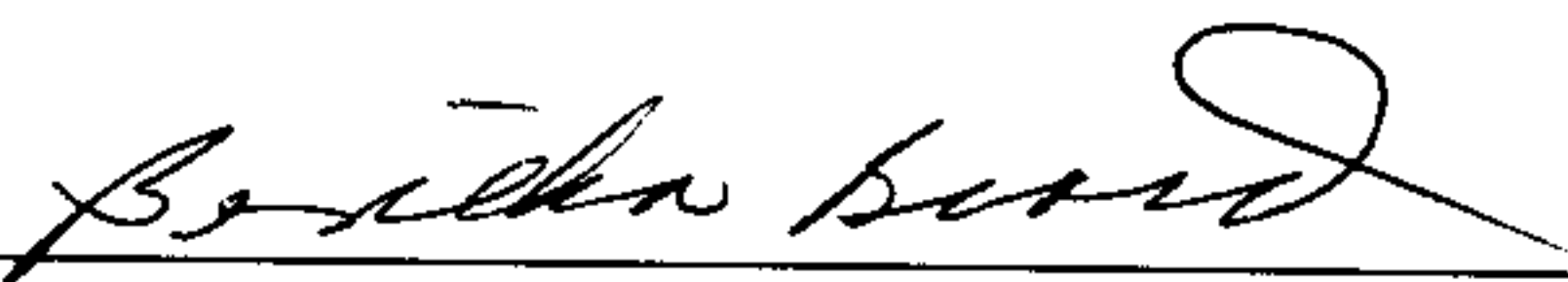
My Agent shall not be entitled to any compensation, during my lifetime or upon my death, for any services provided as my Agent. My Agent shall be entitled to reimbursement of all reasonable expenses incurred in connection with this Power of Attorney.

My Agent shall provide an accounting for all funds handled any all acts performed as my Agent, if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective immediately, and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue effective until my death. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

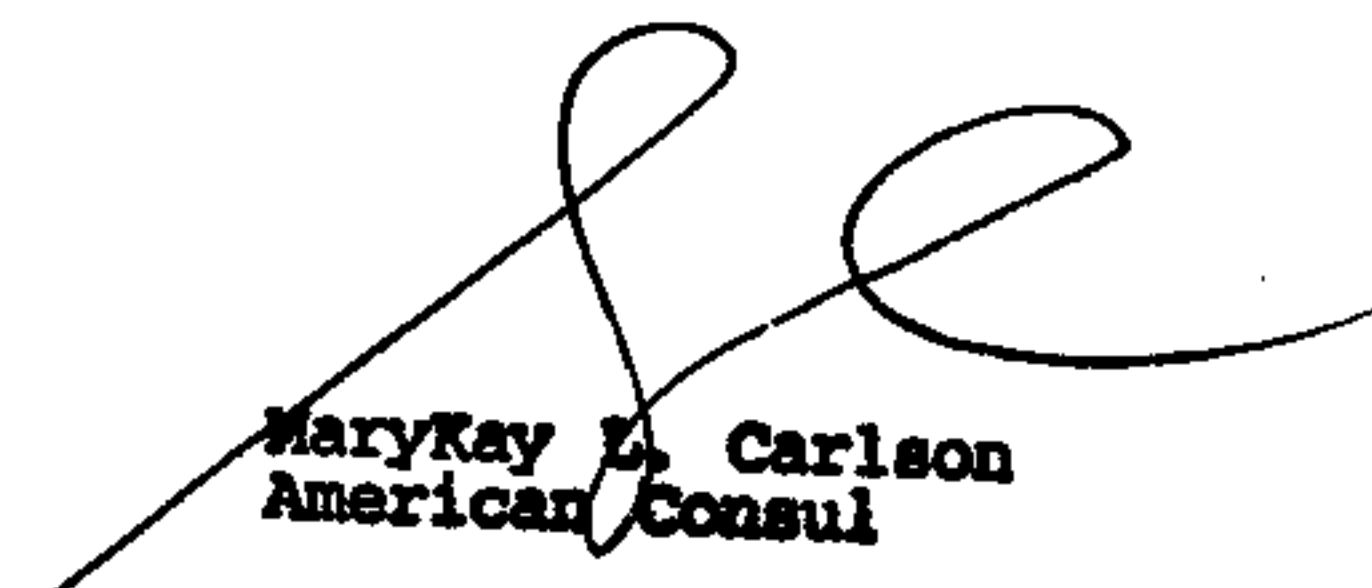
Dated **NOV 20 2000**, 2000, at ~~Montevello, Alabama~~

HONG KONG

  
Bertha Beard

Consulate General of the )  
United States of America ) SS:  
at Hong Kong )

Acknowledged before me this 20<sup>th</sup> day of Nov.  
20<sup>00</sup>, by Bertha Beard.

  
MaryKay L. Carlson  
American Consul

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