

SPECIAL POWER OF ATTORNEY

I, PATSY A. PARRETT, residing at 19090 E. SILVERHILL AVE., ROBERTSDALE, Alabama 36567, hereby appoint JOHN W. PARRETT of 19090 E. SILVERHILL AVE., ROBERTSDALE, Alabama 36567, as my Attorney-in-Fact ("Agent").

I hereby revoke any and all special 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. Open, maintain, or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, and other similar accounts with financial institutions. This power shall include the authority to conduct any business with any banking or financial institution with respect to any of my accounts, including, but not limited to, making deposits and withdrawals, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation, or political entity.

2. Take any and all legal steps necessary to collect any amount or debt owed to me, or to settle any claim, whether made against me or asserted on my behalf against any other person or entity, including the power to sign releases and agreements.

3. Sell or convey any interest of mine in real estate located at:

313 12TH ST. S.W.
ALABASTER, AL

01/05/2001-00485
11:07 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
004 MMB 20.00

and legally described on the attached Exhibit. The total sales price must be at least \$85,000.00.

This power shall include the power to; (i) sell upon such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including deeds) that may be required to convey title to such property, and (iii) collect and receive the proceeds from any such sale.

4. Mortgage or encumber any interest of mine in real estate (whether currently owned or later acquired).

This power shall include the power to; (i) mortgage or encumber on such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including a mortgage or deed of trust), and (iii) take any other action that may be required to effect such mortgage or encumbrance.

Initials: JP

Inst # 2001-00485

5. Manage, insure, improve, repair, collect rents, execute leases, or take any other action that a landlord might take, with respect to any interest of mine in real estate (whether currently owned or later acquired).

6. Obtain credit or borrow money as deemed appropriate by my Agent.

This power shall include the power to; (i) obtain credit upon such terms as my Agent may deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including notes, credit agreements, security agreements, and financing statements), and (iii) take any other action that may be required to complete the above transaction.

I hereby grant to my Agent the full right, power, and authority to do every act, deed, and 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 judgment 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.

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 not be entitled to reimbursement of expenses incurred in connection with this Power of Attorney.

My Agent shall provide an accounting for all funds handled and 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 January 01, 2001. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

Dated 27 Dec, 19 00, at BIRMINGHAM, Alabama.

Patsy A. Parrett
PATSY A. PARRETT

STATE OF ALABAMA, COUNTY OF Baldwin, ss:

On this 27th day of December, 192000, before me,
Sheila Patterson Waters, personally appeared PATSY A. PARRETT, known to
me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument
and acknowledged that he/she executed the same as for the purposes therein contained.

In witness whereof I hereunto set my hand and
official seal.

Sheila Patterson Waters
Notary Public

Branch Manager, Pen Hills Federal Credit Union
Title (and Rank)
My commission expires 12/31/2002

This document was prepared by:

Name: PATSY A. PARRETT
Address: 19090 E. SILVERHILL AVE.
ROBERTSDALE, AL 36567

EXHIBIT

**Lot 5, Block 2, according to the Survey of Alabaster Highlands Subdivision,
as recorded in Map Book 4, Page 43, in the Probate Office of SHELBY
County, Alabama; being situated in Shelby County, Alabama.**

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