

STATE OF ALABAMA            )  
                                      )  
SHELBY COUNTY    )        DURABLE POWER OF ATTORNEY

KNOWN ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable Power of Attorney, that I, JoAnne Isbell, the undersigned, of Shelby County, State of Alabama, do hereby make, constitute and appoint Joseph Isbell, of Vandiver, Alabama, as my true and lawful Attorney in Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit.

To exercise or perform any act, power, duty, right or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform in connection with, arising from, or relating to any person, item, transaction, thing, business, property, real or personal, tangible or intangible, or whatsoever;

To request, ask, demand, sue for, recover, collect, receive and hold and possess all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, devices, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension and retirement benefits, insurance benefits, and proceeds, any and all documents of title, choses in action, personal and real property, tangible and intangible property and property rights as shall hereafter come, owned by me, or due, owing, payable, or belonging to me or in which I have or may hereafter acquire interest, to have, use and take all lawful means and equitable and legal remedies, procedures and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same and to make, execute and deliver for me, on my behalf, and in my name, all endorsements, acceptances, releases, receipts or other sufficient discharges for the same;

To lease, purchase, surcharge and acquire, and to agree, bargain, and contract for the lease, purchase, exchange, and acquisition of, and to accept, take, receive, and possess any real or personal property whatsoever, tangible or intangible, or interest therein, on such terms and conditions, and under such covenants, as my said Attorney in Fact shall deem proper;

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SHELBY COUNTY JUDGE OF PROBATE  
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Inst # 2002-10263

To maintain, repair, improve, manage, insure, rent, lease, sell, convey, subject to liens, mortgages, subject to deeds of any part of any real or personal property whatsoever, tangible or intangible, or any interest therein, that I now own or may hereafter acquire, for me, on my behalf, and in my name and under such terms and conditions, and under such covenants, as my said Attorney in Fact shall deem proper;

To conduct, engage in, and transact any and all lawful business of whatever nature or kind for me, on my behalf, and in my name;

To make, receive, sign, endorse, execute, acknowledge, deliver, and possess such applications, contracts, agreements, options, covenants, conveyances, deeds, trust deeds, security agreements, bills of sale, leases, mortgages, assignment, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, letters of credit, notes, stock certificates, proxies, warranties, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of banks, savings and loan association, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, liens, judgments, security agreements and other debts and obligations and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted.

At the time of the execution of this Durable Power of Attorney I own property situated in Shelby County, Alabama.

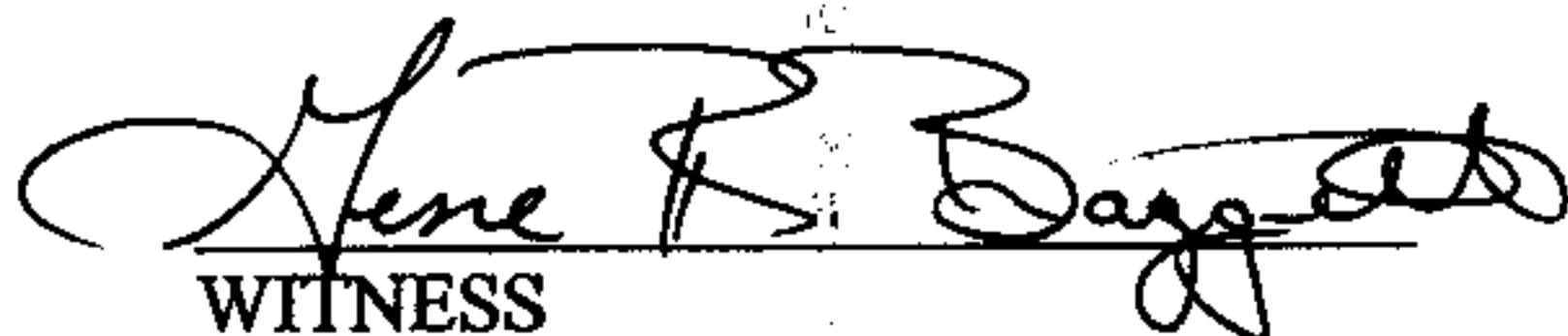
I grant to my said Attorney in Fact, full power and authority to do, take, and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said Attorney in Fact, or her substitute, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

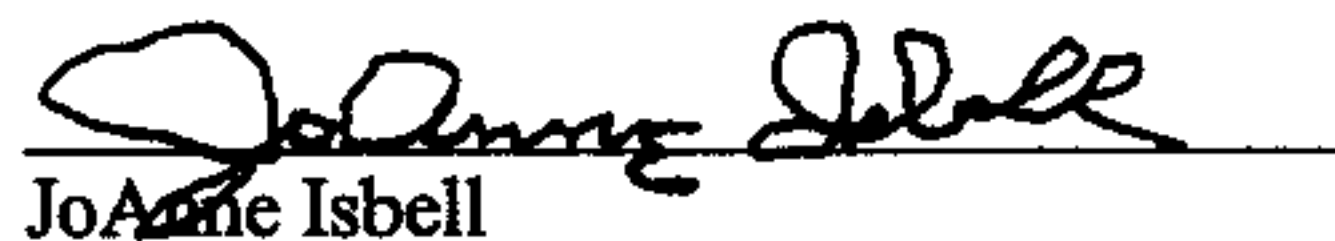
This instrument is to be construed and interpreted as a durable and general power of attorney. The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it limit or restrict,

and is not to be construed or interpreted as limiting or restricting, the general powers hereby granted to my said Attorney in Fact.

The rights, powers and authority of my said Attorney in Fact herein granted shall commence and be in full force and effect on the 28<sup>th</sup> day of JANUARY, 2002 ; the authority conferred herein shall not be affected by disability, incompetency, or incapacity of myself, the said principal, individually, separately or severally; and such rights, powers and authority shall remain in full force and effect until the death of myself, the principal, individually, separately, and severally. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death shall be binding upon me, my heirs, assigns and personal representatives.

IN WITNESS WHEREOF, as Principal, I have signed this Durable Power of Attorney in Shelby County, Alabama, on this the 28<sup>th</sup> day of JANUARY, 2002, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

  
WITNESS

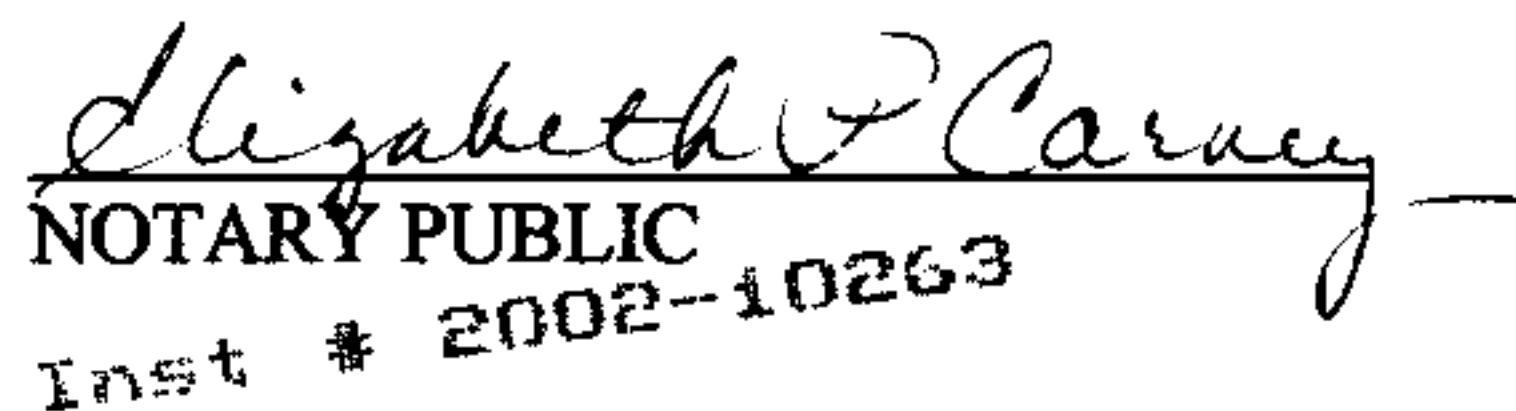
  
JoAnne Isbell

STATE OF ALABAMA     )  
                                      )  
SHELBY COUNTY     )

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that JoAnne Isbell, whose name is known to me, acknowledged before me on this day that being informed of the contents of said Durable Power of Attorney, he executed the same voluntarily on the date the same bears date.

Given under my hand this 28<sup>th</sup> day of January, 2002.

MY COMMISSION EXPIRES  
JULY 23, 2002.

  
NOTARY PUBLIC  
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