

LIMITED POWER OF ATTORNEY

**STATE OF ALABAMA)
COUNTY OF SHELBY)**

KNOW ALL MEN BY THESE PRESENTS, that I, JENNIFER S. GILLILAND, (Principal), do by these presents make, constitute and appoint JEFFREY F. GILLILAND 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 purchase and mortgage the property located at 4041 MILNERS CRESCENT, BIRMINGHAM, ALABAMA 35242 in Shelby County, Alabama, under that certain contract dated February 18, 2002. The powers granted shall include the power to execute and deliver any and all contracts, amendments to contracts, notes, mortgages, truth in lending statements, lien waivers, settlement statements, limited powers of attorney, etc. required to consummate the purchase and mortgage of the subject property described below: LOT 19, ACCORDING TO THE SURVEY OF 1ST AMENDED PLAT OF GREYSTONE FARMS MILNERS CRESCENT SECTOR PHASE 1, AS RECORDED IN MAP BOOK 19, PAGE 140, 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 by virtue hereof.

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

The execution and delivery by my Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my Agent's approval of the consideration therefore, and of the form and contents thereof, and that my 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 15 day of MARCH, 2002.


JENNIFER S. GILLILAND

Inst # 2002-15287

04/05/2002-15937

01:07 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 MSB 14.00

STATE OF SOUTH CAROLINA)

COUNTY OF Richland)

I, the undersigned, a Notary Public in and for the said County and State hereby certify that JENNIFER S. GILLILAND 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 of the contents of this Limited Power of Attorney, she executed the same voluntarily on the date the same bears date.

Given under my hand and official seal this 15 of MARCH, 2002.

Willis Culler
NOTARY PUBLIC

PRINT NAME: Willis Culler

COMMISSION EXPIRES: 8/10/08

MUST AFFIX SEAL

PREPARED BY:

GENE W. GRAY, JR.
2100 SOUTHBRIDGE PARKWAY
SUITE 638
BIRMINGHAM, ALABAMA 35209

Inst # 2002-15987

04/05/2002-15987
01:07 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MSB 14.00