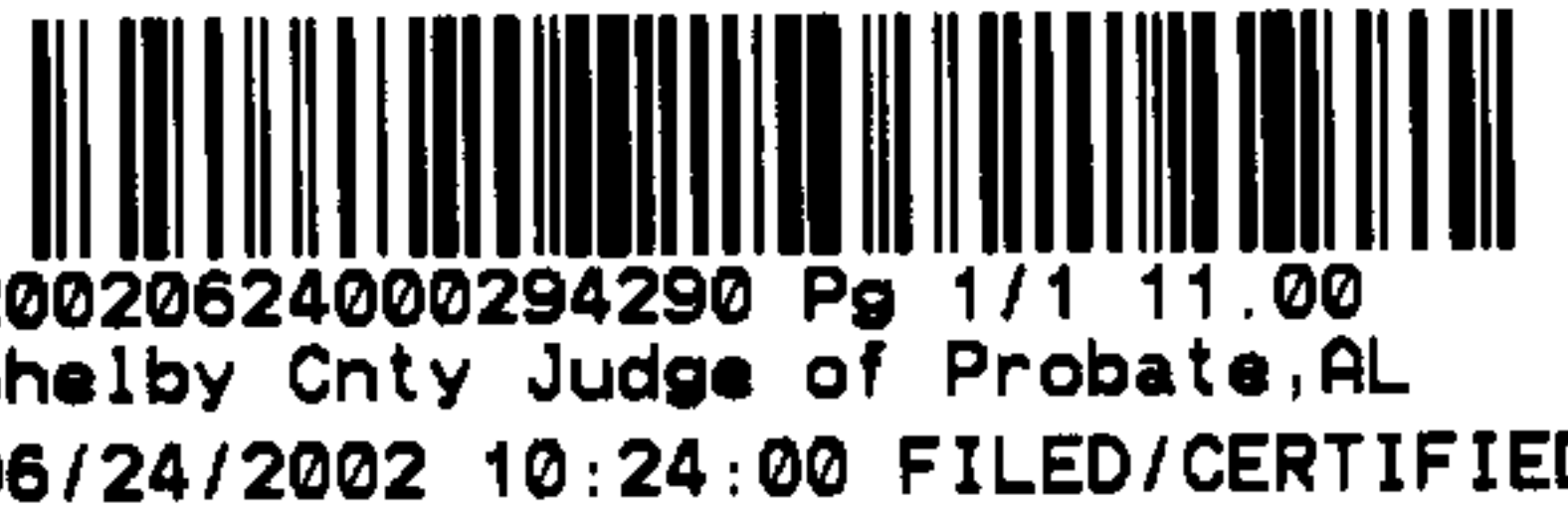


LIMITED DURABLE POWER OF ATTORNEY



STATE OF ALABAMA)
COUNTY OF JEFFERSON)

KNOW ALL MEN BY THESE PRESENTS, that, ALAN C. HOWARD, President of H.P.H. PROPERTIES, INC., an Alabama corporation, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint KEN CRITTENDEN and/or his designated representative, as our true and lawful agent(s) 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 the deed of conveyance, lien waiver and any and all documents necessary to complete the sale of the following described real estate, situated in SHELBY County, Alabama, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Together with all the rights, tenements hereditaments and appurtenances thereto belonging or in any way appertaining,

with a property address of 146 Savannah Lane Calera, AL 35040

including, but not limited to the Settlement Statement, HUD Certification, Deed of Trust, Affidavit of Purchaser and Vendor, Lender Assumption Statements and/or Modification Agreement, Lien Waiver and any other documents required for said sale and conveyance of the above described property.

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 Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be effected by disability, incompetency, or incapacity of Principal.

The execution and delivery by Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that 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 14th day of June, 2002.

H.P.H. PROPERTIES, INC.
By: 
ALAN C. HOWARD,
President

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that ALAN C. HOWARD, whose name as President of H.P.H. PROPERTIES, INC., an Alabama corporation is signed to the foregoing document, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, he, as such officer and with full authority executed the same voluntarily for and as an act of said corporation.

Given under my hand this the 14th day of June, 2002.


Notary Public
My commission expires: 06/5/03

This instrument prepared by:
Clayton T. Sweeney, Attorney at Law
2700 Highway 280 East, Suite 160
Birmingham, AL 35223

CLAYTON T. SWEENEY, ATTORNEY AT LAW