

THE STATE OF ALABAMA)
:
COUNTY OF SHELBY)

DURABLE AND SPECIFIC
POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, Sandy L. Pickering, residing at 2100 Christina Cove, Hoover, Alabama 35244, County of Shelby, do hereby constitute and appoint my spouse, Richard L. Pickering my true and lawful attorney-in-fact to act for me and in my name, place and stead with respect to the purchase and the granting of a mortgage pertaining thereto of the property located at 4018 Milner's Crescent, Birmingham, Alabama 35242 and more particularly described as follows:

Lot 45, according to the 1st Amended Plat of Greystone Farms, Milner's Crescent Sector, Phase I, as recorded in Map Book 19, Page 140, in the Probate Office of Shelby County, Alabama.

situated in Shelby County, Alabama, for me and in my name, place and stead by full covenant and warranty deed, to purchase the premises heretofore described for such price and on such terms of deferred payment or otherwise as he shall in his sole discretion elect; with the granting, conveying and delivering of a purchase money mortgage to Castle Mortgage Corporation in the amount of \$300,000.00 and to receive the proceeds of the above mentioned mortgage loan, and to grant, bargain, convey any of my right, title and interest in said premises or any part thereof, and to enter into an agreement with Castle Mortgage Corporation to execute a Real Estate Note, Real Estate Mortgage and other loan documents as deemed necessary for the purchase of said premises on such terms as he shall in his sole discretion elects; to execute, acknowledge and deliver in my name any deed, instrument of conveyance, note, mortgage and any other loan documents that may be required for the transfer thereof of my interest therein; to attend the closing on my behalf and sign any and all documents necessary for the purchase of the real property. Said mortgage or mortgages may contain the usual power of sale, insurance and interest clauses and other usual provisions.

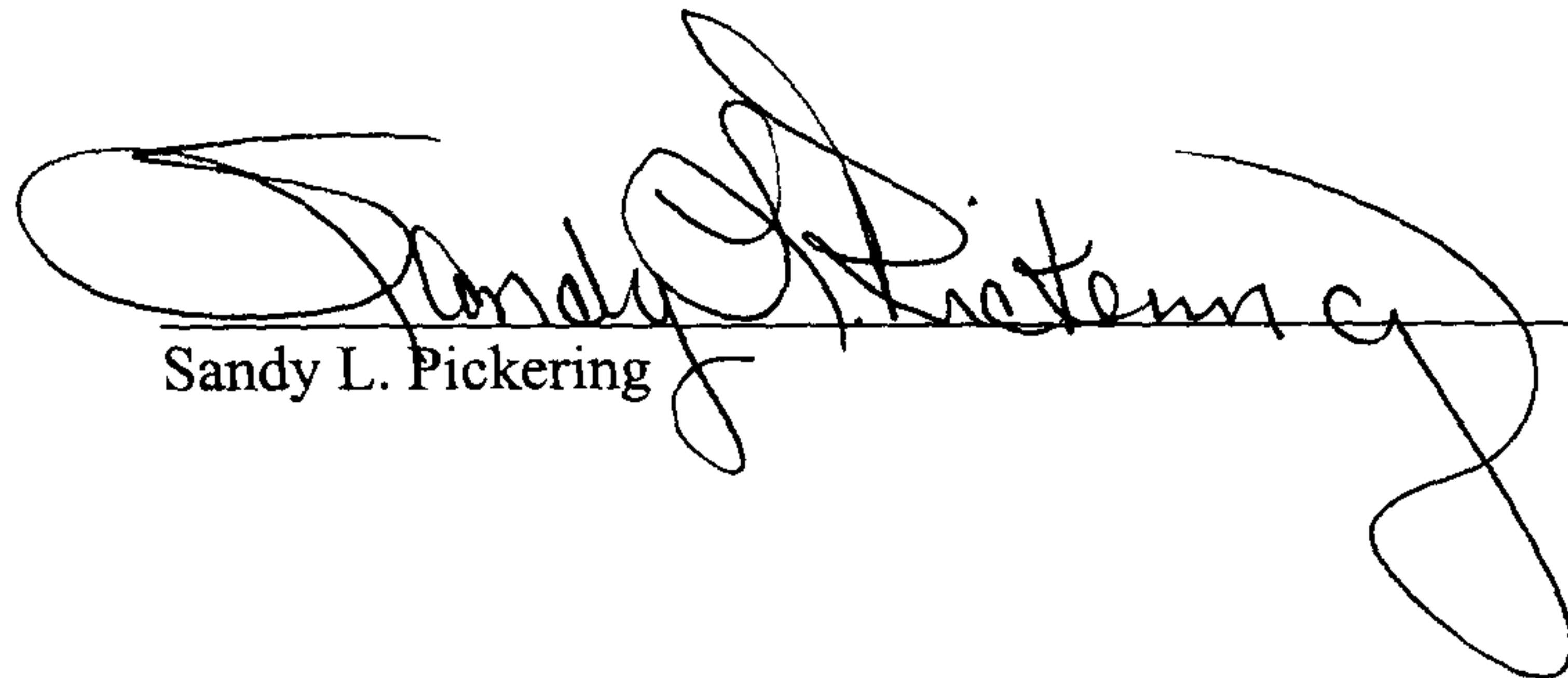
GIVING AND GRANTING unto my said attorney-in-fact full power and authority to do and perform every act necessary, requisite, or proper to be done to complete, or if in opinion of my said attorney-in-fact, to delay and/or postpone, the Closing as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney-in-fact shall lawfully do or cause to be done by virtue hereof. My lawful attorney-in-fact as appointed herein is authorized to exercise the herein above granted powers as to any, all, or any part of the above described tract of real property.

I further authorize the said attorney-in-fact to perform all acts necessary for the negotiation of said purchases, loans, mortgages, leases and all other acts necessary for the execution of the within power.

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal, and shall be construed as a durable power of attorney under Ala. Code Section 26-1-2 (1975).

Najjar Denaburg P.C.

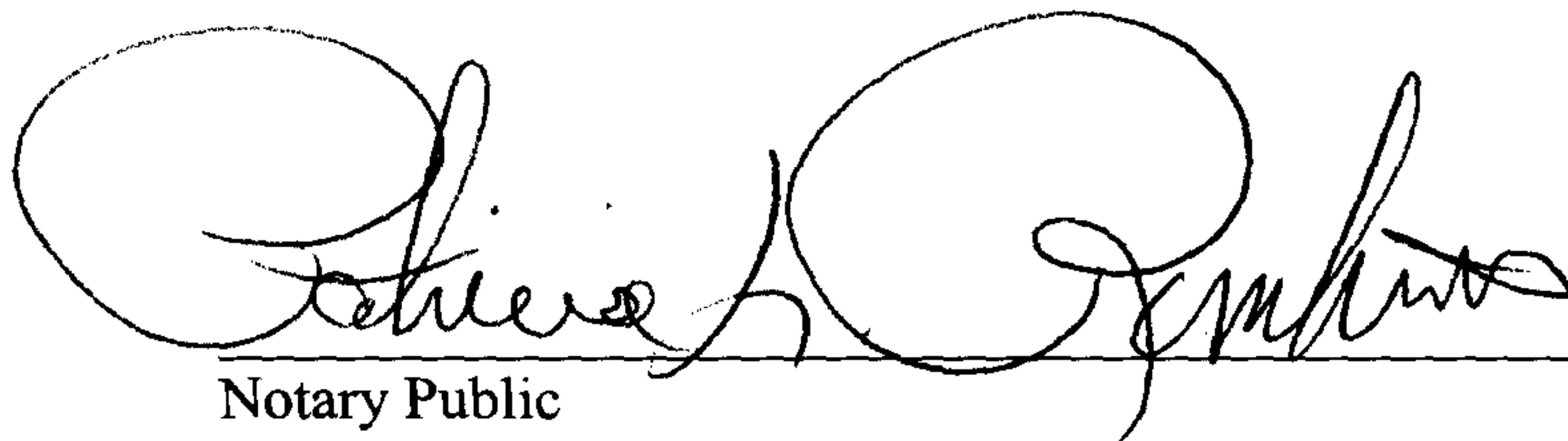
IN WITNESS WHEREOF, I, the said Sandy L. Pickering have hereunto set my hand and seal this
8th day of July, 2002.


Sandy L. Pickering (Seal)

THE STATE OF ALABAMA)
:
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Sandy L. Pickering whose name is signed to the foregoing Durable and Specific Power of Attorney and who is known to me, acknowledged before me on this day that, being fully informed of the contents of the foregoing instrument, she executed the same voluntarily on the day the same bears date.

GIVEN under my hand and official seal this the 8th day of July, 2002.


Notary Public

My commission expires:

My Commission Expires: February 20, 2005

✓ This instrument prepared by:
Richard W. Theibert, Attorney
Najjar Denaburg, P.C.
2125 Morris Avenue
Birmingham, Alabama 35203
(205) 250-8400