

General Durable Power of Attorney

STATE OF ALABAMA)
)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that I, Basil R. Smith, residing in Shelby County, Alabama, do hereby nominate, constitute, and appoint my son, Richard Smith, of Destin, Florida, as my true and lawful attorney-in-fact, for me and in my name, place and stead, and for my use and benefit:

1. To ask, demand, sue for, recover, collect, and receive all sums of money, debts, dues, accounts, legacies, bequests, interest, dividends, annuities, and demands whatsoever as are now or shall hereafter become due, owing, payable, or belonging to me and have, use and take all lawful ways and means in my name or otherwise, and to compromise and agree to the same and give acquittances or other sufficient discharges for the same;

2. To make, seal and deliver, bargain, contract for, agree for, purchase, receive, and take lands, tenements, and hereditaments, and accept the possession of all lands, and all deeds and other assurances in the law therefor, and to lease, let, demise, bargain, sell, remise, release, convey, mortgage, and hypothecate lands, tenements, and hereditaments upon such terms and conditions and under such covenants as my attorney-in-fact shall think fit;

3. To bargain and agree to buy, sell, mortgage, hypothecate, and in any and every way and manner deal in a with goods, wares, and merchandise, choses in action, and other property in possession or in action, and to make, do and transact all and every kind of business of whatsoever nature and kind;

make Atchison

General Durable Power of Attorney by Basil R. Smith
Page 2

4. To sign, seal, execute, deliver, and acknowledge such deeds, leases, mortgages, hypothecations, bills of lading, bills, bonds, notes, receipts, evidences of debt, releases and satisfactions of mortgage, judgments and other debts, and such other instruments in writing of whatsoever kind and nature as may be necessary or proper in the premises; and

5. To sign, execute, endorse, make, negotiate and otherwise deal with checks, deposits, cash, accounts, and other monies in banks or elsewhere, specifically affirming the right to deposit, withdraw, and write checks upon any deposit accounts I may have.

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 in and about the premises 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 shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be affected by my disability, incompetency, or incapacity. If, following execution of this power of attorney, a court of my domicile appoints a guardian, conservator, or other fiduciary charged with the management of all or a portion of my property, the court shall appoint Richard Smith, except for good cause or disqualification.

IN WITNESS WHEREOF, I hereunto sign my name this 24th day of September, 2001.


Basil R. Smith

General Durable Power of Attorney by Basil R. Smith
Page 3

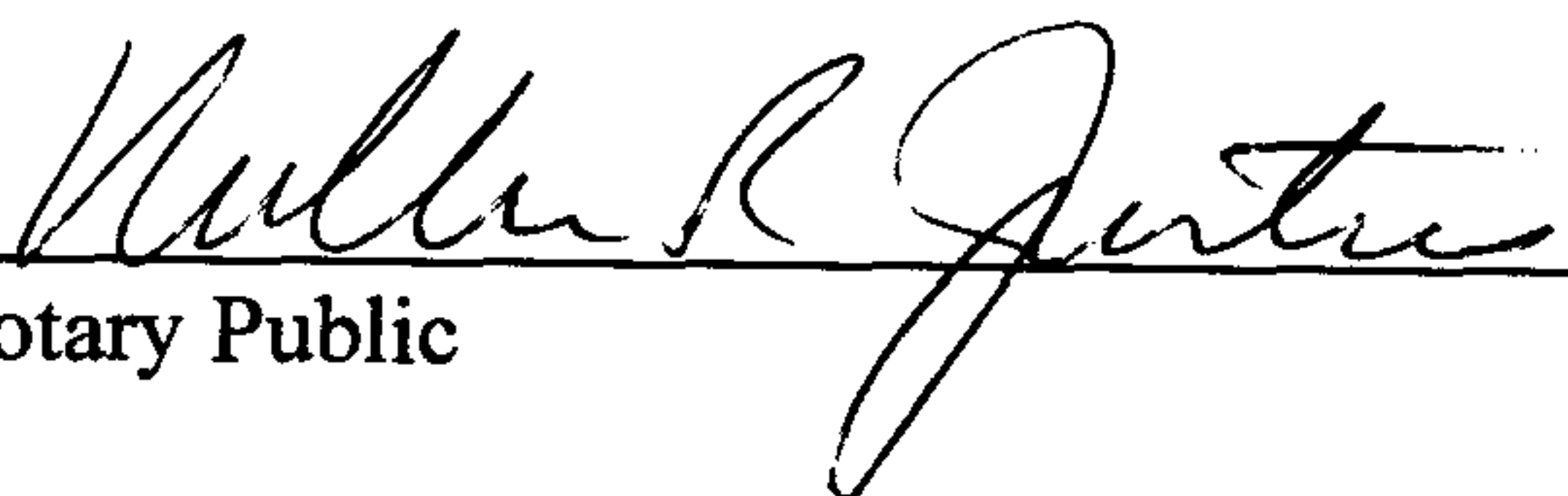
State of Alabama
County of Shelby

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Basil R. Smith, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the instrument, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 24th day of September, 2001.

My commission expires:

9/12/03



Notary Public

