

STATE OF ALABAMA
COUNTY OF SHELBY

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, **RALPH M. MARCUM**, a legal resident of the State of Alabama, have this day made, constituted and appointed and by these presents do make, constitute and appoint **JOY M. MARCUM** as my true and lawful attorney in fact, and in my name to act as follows:

GIVING AND GRANTING unto my said attorney in fact full power to execute all documents necessary to close a real estate transaction for real property located at:

2343 Ridge Trail
Birmingham, AL 35242

with a legal description as follows:

Lot 31, according to the Survey of First Sector The Ridge at Meadow Brook, as recorded in Map Book 14, Page 41, in the Probate Office of Shelby County, Alabama.

FURTHER, I do authorize my aforesaid attorney in fact to perform all necessary acts in the execution of the aforesaid authorizations with the same validity as I could effect if personally present.

AND I HEREBY DECLARE that any act or thing lawfully done hereunder by my said attorney in fact shall be binding on myself and my heirs, legal representatives and assigns.

PROVIDED HOWEVER, that all business transacted hereunder for me or for my account shall be transacted in my name, and that all endorsements and instruments executed by my said attorney in fact for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said attorney in fact and the designation "attorney in fact."

FURTHER, this power of attorney shall remain in full force and effect until the occurrence of the first of the following circumstances: (1) my death; (2) the death of my said attorney in fact; (3) until the revocation of this power of attorney; or (4) ninety days from the date of closing of the transaction referred to herein to conclude the sale of the herein described and referenced property.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 21 day of AUG, 20 02.

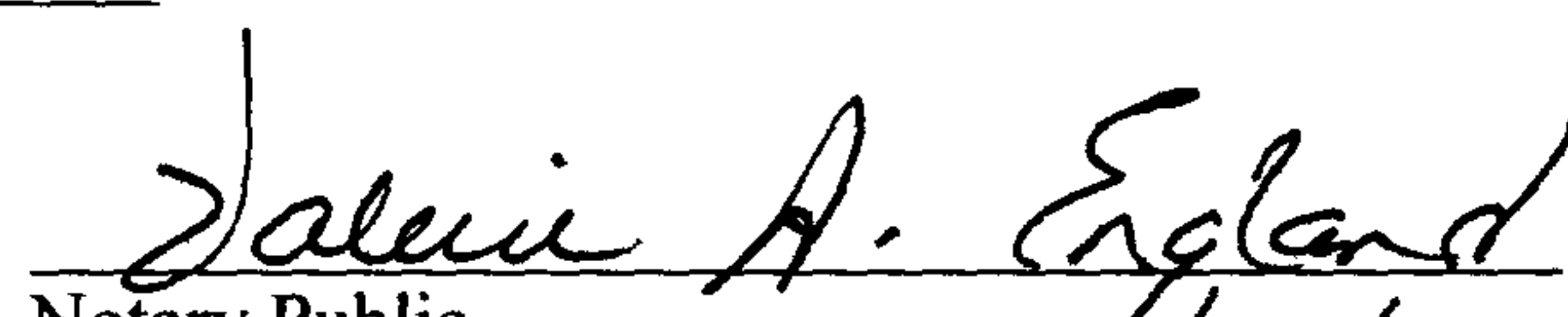


RALPH M. MARCUM

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public, hereby certify that **RALPH M. MARCUM**, whose name is signed to the foregoing Specific Power of Attorney, and who is known to me, acknowledged before me on this date, that being informed of the contents of said Specific Power of Attorney, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal of office on this the 21 day of August, 20 02.



Notary Public
Commission Expires: 2/25/04

Instrument Prepared by:
Kevin Hays and Associates, PC
100 Concourse Parkway, Suite 101
Birmingham, AL 35244