

STATE OF ALABAMA *
JEFFERSON COUNTY *

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable Power of Attorney, that I, Betty Adkins Williams, the undersigned, of 4900 Horst Hill Road, City of Birmingham, County of Jefferson, State of Alabama, do hereby make, constitute and appoint Heidi Eugenia Murray of 3144 Brook Highland Drive, City of Birmingham, County of Shelby, State of Alabama, as my true and lawful Co-Attorney in Fact, for me and in my name, place and stead, on my behalf and for my use and benefit.

To exercise or perform any act, power, duty, right, or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business property, real or personal, tangible or intangible, or whatsoever;

To request, ask, demand, sue for, recover, collect, receive and hold and possess all such sums of money, debts, dues, commercial notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension and retirement benefits, insurance benefits and proceeds, any and all documents of title, choses in action, personal and real property, tangible and intangible property and property rights, and demands whatsoever, liquidated or unliquidated, as now are or shall hereafter become, owned by me or due, owing, payable or belonging to me, or in which I have or may hereafter acquire interest, to have, use, and take all lawful means and equitable and legal remedies, procedures, and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute and deliver for me, on my behalf, and in my name, all endorsements, acceptances, releases, receipts, or other sufficient discharges for the same;

To lease, purchase, exchange and acquire, and to agree, bargain, and contract for the lease, purchase, exchange, and acquisition of, and to accept, take, receive, and possess any real or personal property whatsoever, tangible or intangible, or interest thereon, on such terms and conditions, and under such covenants, as my said Attorney in Fact shall deem proper;

To maintain, repair, improve, manage, insure, rent, lease, sell, convey, subject to liens, mortgage, subject to deeds of trust, and hypothecate, and in any way or manner deal with all or any part of any real or personal property whatsoever, tangible or intangible, or any interest that I now own or may hereafter acquire, for me, in my behalf, and in my name and under such covenants, as my said Attorney in Fact shall deem proper;

To conduct, engage in, and transact any and all lawful business of whatever nature or kind for me, on my behalf and in my name;

To make, receive, sign, endorse, execute, acknowledge, deliver and possess such applications, contracts, agreements, options, covenants, conveyance, deeds, trust deeds, security

agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, letters of credits, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts, and deposit instruments relating to accounts or deposits in, or certificates of deposit of banks, savings and loan associations, credit unions, or other financial institutions or associations, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, liens, judgments, security agreements and other debts and obligations and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted;

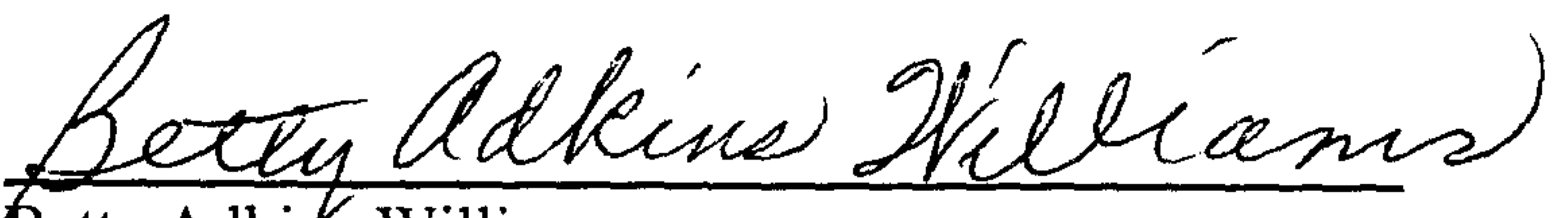
And if my estate is ample to provide for the purposes implicit herein, to make gifts to my family, to charity and other objects as I might have been expected to make, in amounts which do not exceed in total for any year twenty percent (20%) of the income to my estate for that year.

I grant to my said Attorney in Fact full power and authority to do, take and perform all and every act and thing whatsoever requisite, proper or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all extents and purposes as I might or could do if personally present with full power of substitution or revocation, hereby ratifying and confirming all that my said Attorney in Fact, or her substitute, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

This instrument is to be construed and interpreted as a durable and general power of attorney. The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it limit or restrict, and is not to be construed or interpreted as limited or restricting the general powers herein granted to my said Attorney in Fact.

The rights, powers, and authority of my said Attorney in Fact herein granted shall commence upon the execution hereof and shall remain in full force and effect upon the disability, incompetency, or incapacity of the said principal, Betty Adkins Williams, and such rights, powers and authority shall remain in full force and effect thereafter until the death of the principal, Betty Adkins Williams, or until her disability, incompetency or incapacity is otherwise terminated. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death shall be binding upon me, my heirs, assigns and personal representative.

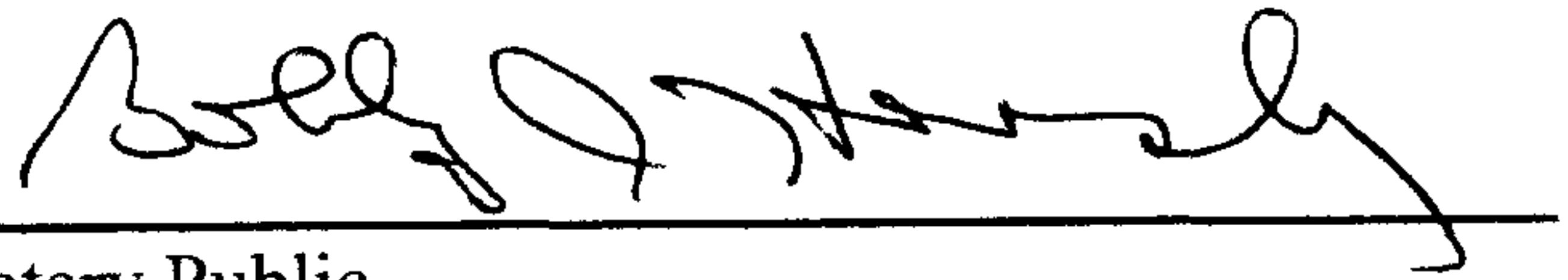
IN WITNESS WHEREOF, as Principal, I have signed this Durable Power of Attorney at Birmingham, Alabama, this the 14th day of August, 2002, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.


Betty Adkins Williams

STATE OF ALABAMA *
JEFFERSON COUNTY *

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Betty Adkins Williams, whose name is signed to the foregoing Durable Power of Attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Durable Power of Attorney, he executed the same voluntarily on the day the same bears date.

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

A handwritten signature in cursive script, appearing to read "Betty Adkins Williams", is written over a horizontal line.

Notary Public

My commission expires: 10/17/05