

GENERAL DURABLE POWER OF ATTORNEY

KNOW EVERYONE BY THESE PRESENTS, which are intended to constitute a Durable General Power of Attorney, **THAT I, Peggy Coker Walker** having an address at 2549 Westminster Circle, Birmingham, Alabama 35242, hereby make, constitute and appoint my husband **Herbert Walker**, having an address at 2549 Westminster Circle, Birmingham, Alabama 35242, or, if my husband is unable to act, then I appoint my daughter, Alicia Ann Walker, as my attorney-in-fact **TO ACT** in my name, place and stead in any way which I could do, if I were personally present, to the extent that I am permitted by law to act through an agent:

(a) to ask, demand, sue for, recover and receive all manner of goods, chattels, debts, rents, interest, sums of money and demands whatsoever, due or to become due, and to execute, acknowledge and deliver acquittances, receipts, releases, satisfactions or other discharges for the same;

(b) to make, execute, indorse, accept and deliver in my name or in the name of my attorneys-in-fact all checks, notes, drafts, warrants, securities, stock certificates, certificates of deposit, bonds, acknowledgments, and any other agreements, certificates or instruments of any nature, as my attorneys-in-fact may deem necessary or appropriate;

(c) to cause securities or other property to be held or registered in the name of a nominee or nominees or in any other form; to vote any and all shares of stock or other securities and to execute proxies or other instruments with respect to such stock or securities;

(d) to deposit and withdraw any sums to or from any bank, savings or similar account maintained by me; to open or cause to be opened any safe deposit box in my name and to examine and remove any or all of the contents of such box; and to conduct such other banking transactions as my attorneys-in-fact may deem necessary or appropriate;

(e) to enter and take possession of any real or personal property belonging to me or to which I may be entitled, and to receive and take for me and in my name any rents, issues and profits of any such property; and to purchase, invest in, reinvest in, sell, exchange, lease, grant options upon, convey, assign, transfer, encumber or otherwise dispose of any real or personal property of any nature and wherever situate; and to execute, acknowledge and deliver all contracts, deeds, leases, mortgages, transfers to trusts, bills of sale, assignments, extensions, satisfactions, releases, waivers, consents, and any other agreements, writings and instruments of any nature affecting any real or personal property, as my attorneys-in-fact may deem necessary or appropriate;

(f) to commence any actions or proceedings, for the recovery of any real or personal property or for any other purpose; to appear in, answer and defend any actions or proceedings commenced against me; and to prosecute, maintain, appeal, discontinue,

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compromise, settle and adjust all actions, proceedings, accounts, dues and demands that now or hereafter may exist, as my attorneys-in-fact may deem necessary or appropriate;

(g) to create, amend or terminate one or more trusts, partnerships, corporations, co-tenancies or any other form of ownership or entity for the purpose of dealing with any property or property interest of any nature that I may have or hereafter acquire, under such terms and with such provisions as my attorneys-in-fact may deem necessary or appropriate; and to transfer any or all property in which I have an interest into any trusts, partnerships, corporations, co-tenancies or other entities, whether created by me or my attorneys-in-fact or otherwise (and, in this regard, that my attorneys-in-fact may be a remainderman, partner, shareholder, co-tenant or beneficiary of any such entity shall not affect the validity of any action hereunder, and shall not, by itself, constitute a breach of fiduciary duty); and to remove property from any such entity; and to give to any such entity, or to any person acting as agent or trustee under any instrument executed by me or on my behalf, such instructions or authorizations as I may have the right to give;

(h) to take all steps and remedies necessary or appropriate for the conduct and management of my business and personal affairs, and for recovering, obtaining and holding all real or personal property including debts, interest, demands, duties, sums of money or any other things whatsoever, as aforesaid, that are thought to be due, owing, belonging or payable to me in my own right or otherwise;

(I) to employ such agents, attorneys, accountants, investment counsel, trustees, caretakers and other persons and entities, and to delegate duties hereunder and pay such compensation, as my attorneys-in-fact may deem necessary or appropriate; and

(j) to do, execute, perform and finish for me and in my name all things which my attorneys-in-fact shall deem necessary or appropriate, in and about or concerning my property or any part thereof.

In addition, I authorize my attorneys-in-fact to make voluntary contributions to, transfer assets between, and withdraw amounts from any qualified retirement benefit plan or IRA; to make elections with respect to the timing, method and amounts of withdrawals, distributions and/or rollovers, methods of calculating minimum required distributions, and methods of distribution as a beneficiary of another's plan or IRA; and to take any other actions with respect to any such plan or IRA as I could take.

In addition, I specifically authorize my attorney-in-fact to sell, transfer, convey, or otherwise dispose of the real property at 2549 Westminster Circle, Birmingham, Shelby County, Alabama, together with all improvements thereon and rights relating thereto, upon such terms and conditions as my attorneys-in-fact may deem advisable, and to execute and sign on my behalf any and

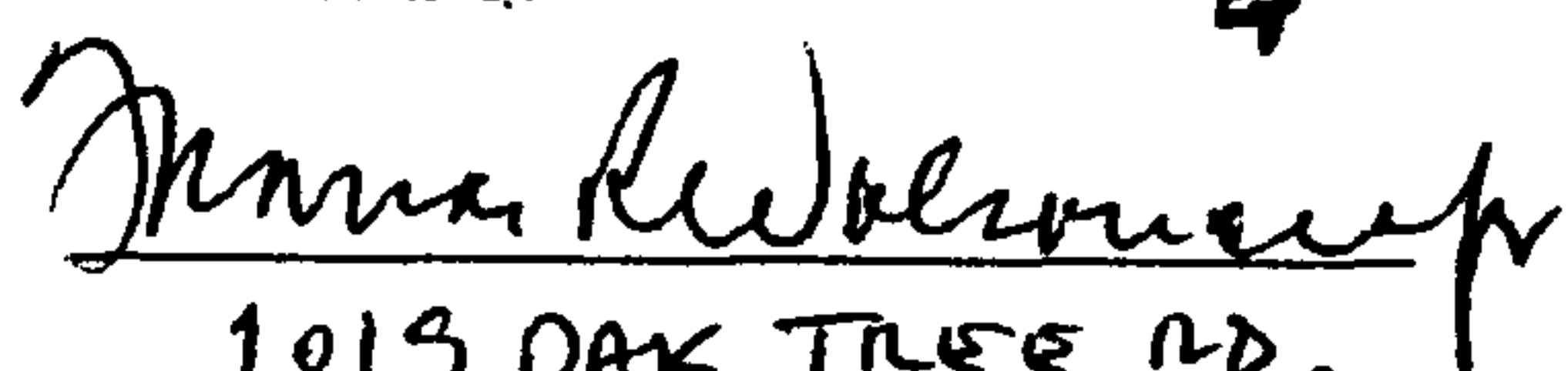
all agreements, closing documents and other instruments relating thereto, including without limitation contracts of sale, brokerage agreements, deeds, assignments, consents, releases, escrows agreements, affidavits and tax returns, and to take such other actions relating to said real property and the sale thereof as my attorneys-in-fact may deem advisable.

This power of attorney shall take effect immediately upon my executing this document and shall specifically out last any physical disability, mental incompetence or other incapacity. Any third party may rely upon the written declaration of both of my attorneys-in-fact that such contingency has occurred.

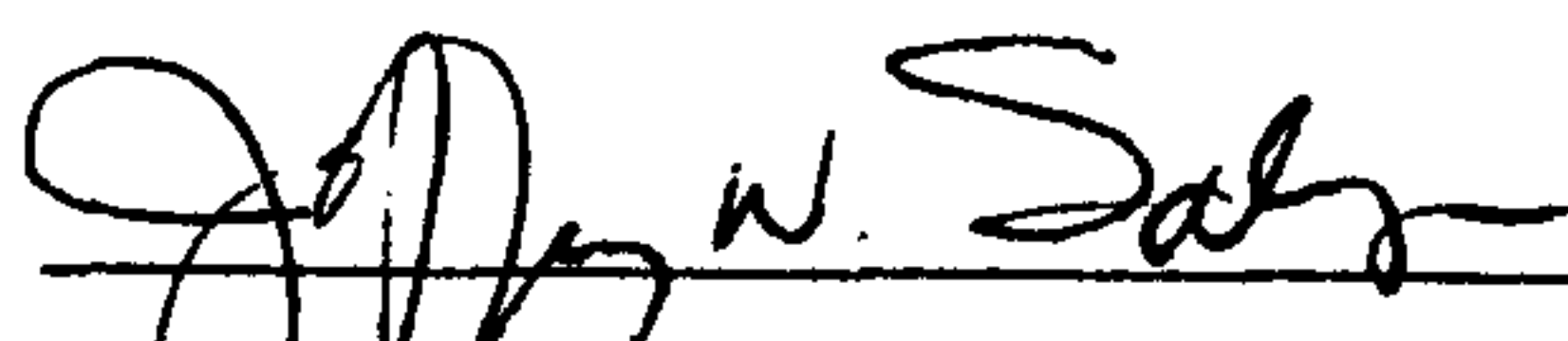
To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this power of attorney may act hereunder, and that revocation or termination hereof shall be ineffective as to such third party unless and until actual notice or knowledge of such revocation or termination shall have been received by such third party. I, for myself and my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of reliance upon the provisions of this power of attorney.

IN WITNESS WHEREOF, I have executed this power of attorney this 9 day of August, 2001.

WITNESS:


1019 OAK TREE RD.
BIRMINGHAM, AL 35244

Peggy Coker Walker



1768 Sandy Ridge Way
Hooon AL 35244

residing at

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, Julie A Palmer, a notary public, hereby certify that Peggy Coker Walker, whose name is signed to the foregoing power of attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of said power of attorney, she executed the same voluntarily on this 9 day of August, 2001.

Given under my hand and official seal this 9th day of August, 2001.


Notary Public

My commission expires on Nov. 23, 2001

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09:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
004 MSB 20.00