

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, Richard Reynolds, residing at 711 Cahaba Manor, Pelham, Alabama, 35124, do hereby nominate, constitute, and appoint Dorothy Frame, residing at the same address, my true and lawful attorney-in-fact, for me and in my name, place, and stead, and for my use and benefit:

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 for the recovery thereof, by attachments, arrests, distress, or otherwise, and to compromise and agree to the same and give acquittances or other sufficient discharges for the same;

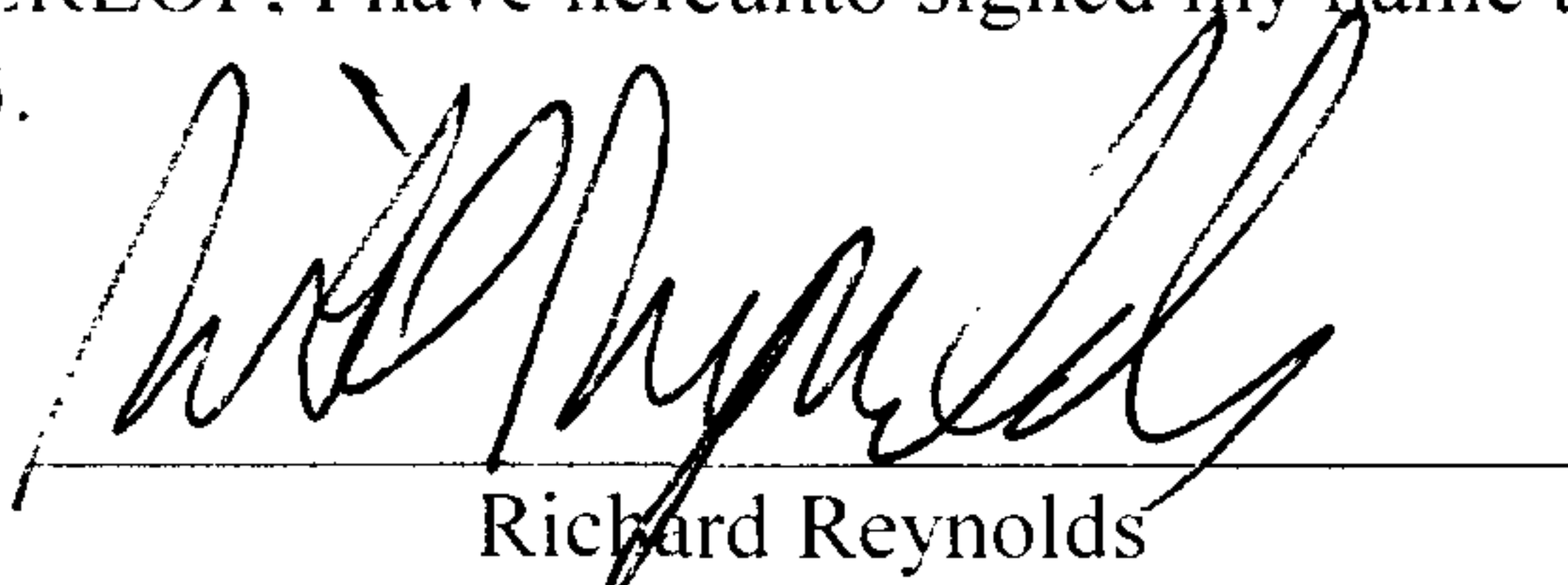
For me and in my name, to make, seal, and deliver, bargain, contract, agree for, purchase, receive, and take lands, tenements, and hereditaments, and accept the possession of all lands, and all deeds and other assurances, in the law therefor, and to lease, let, demise, bargain, sell, remise, release,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

Also to bargain and agree to buy, sell, mortgage, hypothecate, and in any and every way and manner deal in and 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;

And also for me and in my name, and as my act and deed, to sign, seal, execute, deliver, and acknowledge such deeds, leases, mortgages, hypothecations, bills of lading, bills, bonds, notes, receipts, evidence of debt, releases and satisfaction or 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;

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.

IN WITNESS WHEREOF, I have hereunto signed my name this 3 day of MAY, 2003.


Richard Reynolds

ATTESTATION

Signature acknowledged in the presence of:

Rosemary Bensinger
Witness

Chevere Pratt
Witness

ACKNOWLEDGMENT

STATE OF ALABAMA

SHELBY COUNTY

The foregoing instrument was acknowledged before me this 3rd day of May,
2003, by

Roger P. Mayfield
Notary Public, State at Large

My Commission Expires:

MY COMMISSION EXPIRES SEPTEMBER 12, 2004

Prepared by:

William P. Powers, III

Attorney at Law

P.O. Box 1626

Columbiana, AL 35051

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