

LIMITED POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **Barbara Smith**, (hereinafter referred to as "Principal"), do by these present make, constitute and appoint **Sue Blanshan** and/or Frank K. Bynum as our true and lawful agent(s) and attorney- in-fact (hereinafter referred to as "Agent") to do and perform for us and in our name, place, and stead, and for our use and benefit, to execute the deed of conveyance, lien waiver and any and all documents necessary to complete the sale of the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 59, Block 2, according to the Survey of Norwick Forest, Third Sector, First Phase, as recorded in Map Book 18, Page 15, in the Probate Office of Shelby County, Alabama.

including but not limited to the correct and/or execute or initial all typographical or clerical errors discovered in any or all of the seller closing documentation required to be executed by the undersigned at settlement specifically including the Settlement Statement, HUD Certification, Deed of Trust, Affidavit of Purchaser and Vendor, AHFA Bond Forms (Seller Affidavit), Lender Assumption Statements, lien waiver, affidavits regarding association, PUD, fire, library obligations and title company and/or seller's existing mortgage company requirements and specifically to re-execute any document previously signed by seller, that has been lost or destroyed and any other documents required for said sale and conveyance.

I further give and grant unto my said attorney-in-fact and agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as we might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that our Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be effected by disability, incompetency, or incapacity of Principal.

The execution and delivery by Agent of any conveyance, paper, instrument or document in our names and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof on our behalf necessary or desirable.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 17th day of October, 2003.

WITNESS

Barbara Smith

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **Barbara Smith**, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that being, informed of the contents of conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 17th day of October, 2003.

Notary Public

My Commission Expires: 6-9-04