

SPECIFIC DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Elizabeth D. Lovoy, have made, constituted and appointed, and by these presents do make, constitute and appoint Shirley Childers, my true and lawful attorney in fact to act in, manage, and conduct my affairs solely for the purposes of conducting a sale of real property described below and executing a sales contract for the purchase of property and for that purpose for me and in my name, place and stead, and for my use and benefit, and as my act and deed, to do and to execute, or to concur with persons jointly interested with myself therein in the doing or executing of, all or any of the following acts, deeds, and executing of, all or any of the following acts, deeds, and things, that is to say that these presents are intended to constitute a Durable Power of Attorney for the above purpose only:


1. I specifically authorize and grant to my said attorney-in-fact full power and authority to do, take, and perform all and every act and everything whatsoever requisite, proper or necessary to be done in the sale and transfer of the property hereinafter described, with a sales price of \$ 134,000 as fully to all intents and purposes as I might or could do if personally present, with full power to execute and sign my name to any deed or transfer of title or title affidavit on said property and with full power of substitution or revocation, hereby ratifying and confirming all that my attorney-in-fact, or his substitute, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted as to the following described property:

See attached Exhibit A for legal description which is hereby incorporated by reference as though fully set out herein.

This power of attorney is not to be construed to grant to said person any right, title, or interest in my portion of the sales proceeds thereof. This instrument is to be construed and interpreted as a Durable and Specific Power of Attorney. This Durable Power of Attorney shall not be affected by my disability, incompetency or incapacity. Such rights, powers and authority shall remain in full force and effect thereafter until my death.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal and personal representative, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been actually received by my attorney.

IN WITNESS WHEREOF, as principal, I have signed this Durable Power of Attorney this the 10 day of November, 2003, and I have directed that photographic copies of this Power be made which shall have the same force and effect as an original.


Elizabeth D. Lovoy

STATE OF Alabama)
Shelby County)

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that Elizabeth D. Lovoy, whose name is signed to the foregoing power of attorney, with full authority and who is known to me, acknowledged before me on this day that, being informed of the contents of the power of attorney, she executed the same voluntarily.

Given under my hand and seal on this the 10 day of November, 2003.

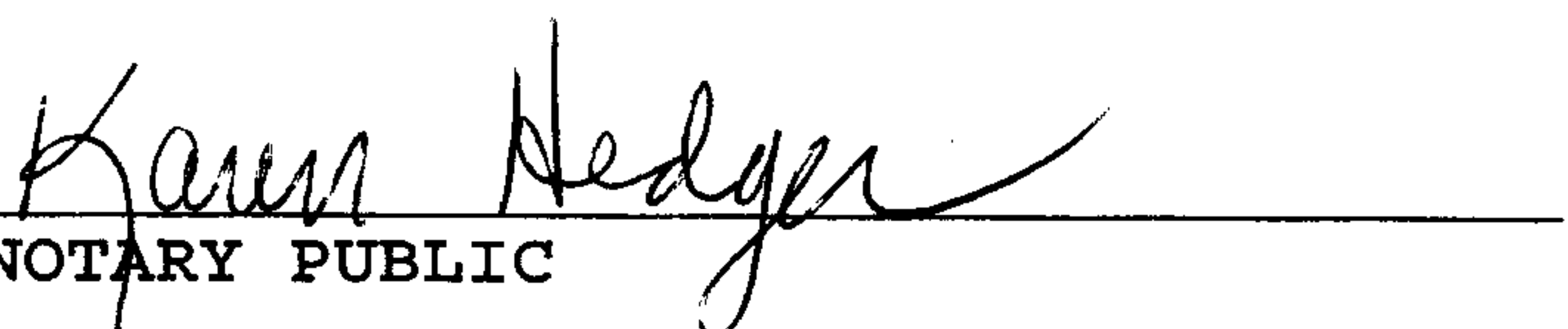

NOTARY PUBLIC

Exhibit A

Lot 61 according to the Survey of Hamlet 7th Sector as recorded in Map Book 9, Page 120,
Shelby County, Alabama Records.

HOLLIMAN, SHOCKLEY & KELLEY
ATTORNEYS FOR JIM HOLLIMAN
2001 PARKWAY
HOLLY 31 AT OAK MOUNTAIN
PELHAM, ALABAMA 35124