

STATE OF ALABAMA

SHELBY COUNTY

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, **Thoris N. Mann**, make, constitute and appoint, **Cheri W. Mann**, my true and lawful attorney for me and in my name, place and stead and for my use and benefit, to have the following powers just as fully as I have them personally:

Cherri W. Mann shall be my attorney in fact for the specific purpose of executing documents to include, but not limited to, settlement statement, lien waiver, note, mortgage and any other documents, certifications, etc. to effect the refinance of the property known as 5875 Highway 280, Harpersville, Alabama which is further described as:

All that part of the West 330 feet of the Southwest ¼ of Southwest ¼ of Section 28, Township 19, Range 2 East, which lies South of the Florida Short Route Highway U. S. 280, except that certain lot 50 feet by 150 feet which was conveyed to W. J. Hall on August 13, 1945, by deed recorded in Deed Book 124, Page 140, in the Probate Records of Shelby County, Alabama.

All that part of the Northwest ¼ of Southwest ¼ that lies South of the Florida Short Route Highway (U.S. 280) in Section 28, Township 19, Range 2 East.

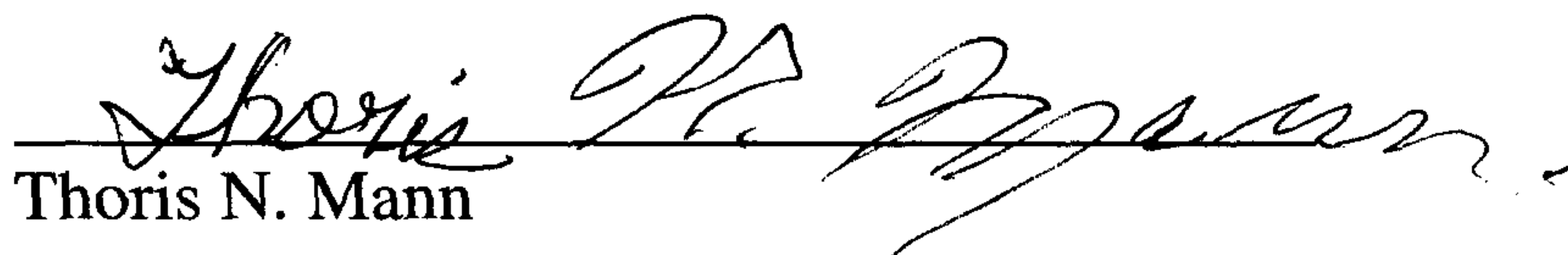
for documents required by Coosa Pines Federal Credit Union, it's successors and/or assigns and/or the closing attorney. It is understood that my attorney in fact has my authority to sign any documents necessary to refinance the above referenced property.

This Power of Attorney shall not be affected by my disability, incompetency or incapacity and such disability, incompetency or incapacity shall not revoke this

Power of Attorney. Further, my death shall not revoke this Power of Attorney except where required by law.

This Limited Power of Attorney shall expire 90 days from date of execution.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this 24 day of November, 2003.


Thoris N. Mann

STATE OF ALABAMA

COUNTY OF Shelby

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

Given under my hand and seal this 24 day of November, 2003.


NOTARY PUBLIC
My Commission Expires: MY COMMISSION EXPIRES OCT. 23, 2005

45.2259

Prepared by:

Proctor and Vaughn, L.L.C.

Post Office Box 2129

Sylacauga, Alabama 35150

AFFIDAVIT REGARDING
NON-REVOCATION OF POWER OF ATTORNEY

STATE OF ALABAMA §
 §
COUNTY OF TALLADEGA §

Personally appeared before me, the undersigned, a Notary Public in and for the State of Alabama at Large, Cheri W. Mann, who, being by me first duly sworn, states as follows:

1. My name is Cheri W. Mann. I am over the age of twenty-one (21) years, and have personal knowledge of the facts stated herein.

2. On November 24, 2003, Thoris N. Mann appointed me as her attorney-in-fact under a Limited Power of Attorney, a true and correct copy of which is attached hereto.

3. I have on this day exercised the above-referenced Limited Power of Attorney by executing a closing statement, affidavits, note, mortgage and other documents relating to the refinance of real property located in Shelby County, Alabama, which is more particularly described as 5875 Highway 280, Harpersville, Alabama.

4. At the time of the execution of the above-mentioned documents, I had no actual knowledge of the termination of the Power of Attorney by revocation or of Thoris N. Mann's death. I know Thoris N. Mann to be still living.

5. I am making this affidavit pursuant to CODE OF ALABAMA, 1975, §26-1-2(e).

Cheri W. Mann.
Cheri W. Mann

SWORN to and subscribed before
me this 25th day of November, 2003.

Pamela D. Bolton
Notary Public: Pamela D. Bolton
Alabama, State at Large

My Commission expires: 10-18-2004