

STATE OF ALABAMA
COUNTY OF SHELBY

SPECIFIC DURABLE POWER OF ATTORNEY

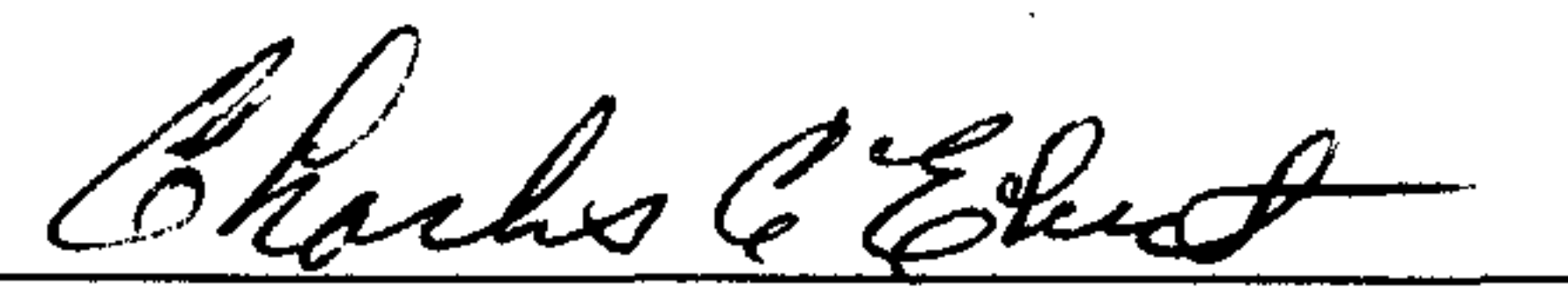
KNOWN ALL MEN BY THESE PRESENT, That I, CHARLES C. EBERT, of the community of Columbiana, County of Shelby, State of Alabama, have made constituted and appointed, and by these presents do make, constitute, and appoint my sister, Shirley Amundson of Myrtle Beach, County of Horry, State of South Carolina, my true and lawful attorney for me and in my name, place and stead, and for my use and benefit, to execute all documents necessary and proper regarding the disbursement of funds held by Coastal Federal in account number 0710047285. These funds are to be disbursed to Charles C. Ebert in the amount of \$1811.10, Richard N. Booth in the amount of \$520.00 and the balance of funds in three equal amounts payable to Charles C. Ebert, 303 North Main Street, Columbiana, Alabama 35051; Nancy C. Keay, Route 3, Box 118, Goodwater, Alabama 35072; and Valarie E. Temple, 460 Morehead Street, Chadron, Nebraska 69337.

This Power of Attorney shall not be affected by disability, incompetence, or incapacity of the principal, CHARLES C. EBERT, it being the intent of the principal to form a Specific Durable Power of Attorney.

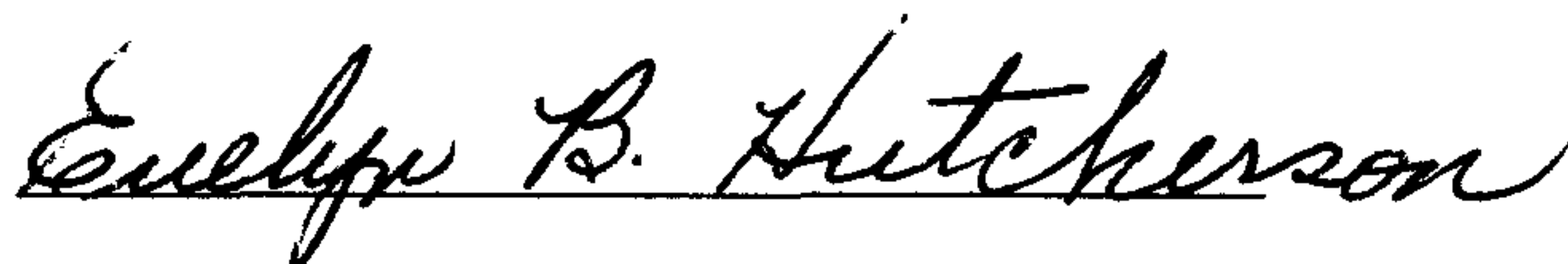
Giving and granting unto my said attorney full power and authority to do and perform all and every act necessary to be done in and about the premises, as fully to all intents and purposes as I might do if personally present, with full power of substitution or revocation hereby ratifying and confirming that my said attorney, or her substitutes, shall lawfully do or cause to be done by these presents.

This Power of Attorney shall remain in effect until revoked by me in writing and said revocation is recorded in the Office of the Probate Judge of Shelby County, Alabama. This document hereby expressly revokes any previous Power of Attorney executed by me, regardless of requirements or revocation contained therein.

Witness my hand this the 6th day of January 2004.


CHARLES C. EBERT

Witnesses:





STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, in and for said County and State, hereby certify that CHARLES C. EBERT, whose name is signed to the foregoing Power of Attorney, and who is know to me, acknowledged before me and two witnesses, on this day being informed of the contents of the said Power of Attorney, he executed the same and delivered the same voluntarily on the day the same bears date.

Given under my hand and seal this 6th day of January 2004.

Gloria M. Lucas
Notary Public