

STATE OF ALABAMA
COUNTY OF SHELBY

**DURABLE POWER OF ATTORNEY
(Specific and Limited)**

This power of attorney shall not be effected by disability, incompetency, or incapacity of the principals in accordance with Alabama Code Section 26-1-2 (1975).

1. **APPOINTMENT OF ATTORNEY IN FACT.** I, **Kenny D. Cost**, as principal ("Principal"), resident of the State and County aforesaid, has made, constituted and by these presents to make, constitute and appoint **Don E. Lowery** as my true and lawful agent and attorney-in-fact ("Agent") to do and perform the following:

To do any and all acts, to take any actions and execute any documents in connection with the sale of the property described as:

Lot 8, according to the Survey of Ironwood, as recorded in Map Book 32, Page 88, in the Probate Office of Shelby County, Alabama.

To do any and all acts, to take any actions and execute any documents in connection with the sale of the property located at 124 Reese Drive, Alabaster, Alabama 35007, including signing all loan documents, settlement statement or other related documents as I may do in my own stead. This Power of Attorney shall be valid and of full force and effect for forty-five (45) days from the date of execution of this Power of Attorney.

2. **EXECUTION AND DELIVERY.** The execution and delivery by Agent of any check, draft, conveyance, paper, deed, instrument or document in my name 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 in my behalf necessary and desirable.

3. **RELIANCE ON AUTHORITY.** Any person, firm or corporation dealing with Agent under the Authority of this instrument is authorized to deliver to Agent all consideration of every kind or character with respect to this transaction so entered into by the Agent and shall be under no duty or obligation to see to or examine into the disposition thereof. Third parties may rely upon the representation of Agent as to all matters relating to any power granted to Agent, and no person who may act in reliance upon the representation of Agent or the authority granted to Agent shall incur liability to me or my estate as a result of permitting Agent to exercise any power.

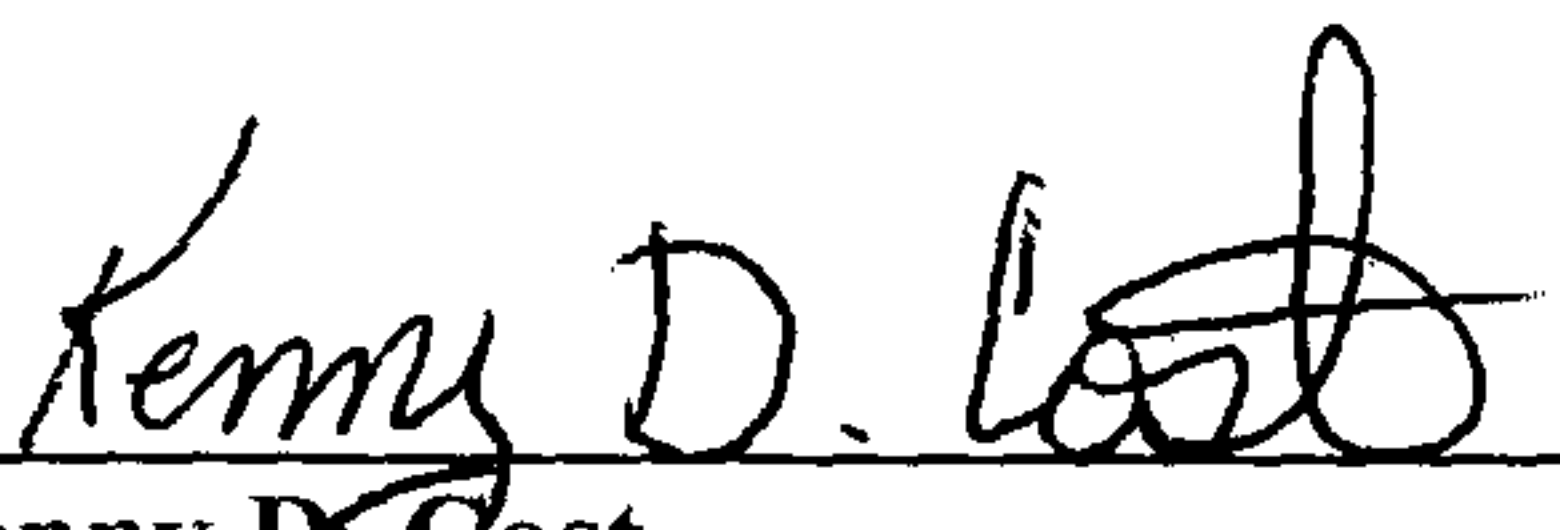
4. **LIMIT ON AGENT'S AUTHORITY.** The authority of the Agent is specific and limited to the sale of the property located at 124 Reese Drive, Alabaster, Alabama 35007.

5. **EFFECTIVE DATE OF AGENT'S AUTHORITY.** This Specific and Limited Durable Power of Attorney shall become effective upon its execution by the Principal and delivery to the Agent.

IN WITNESS WHEREOF, I, as Principal, have executed this Specific and Limited Durable Power of Attorney.

Dated this 21st day of April, 2004.

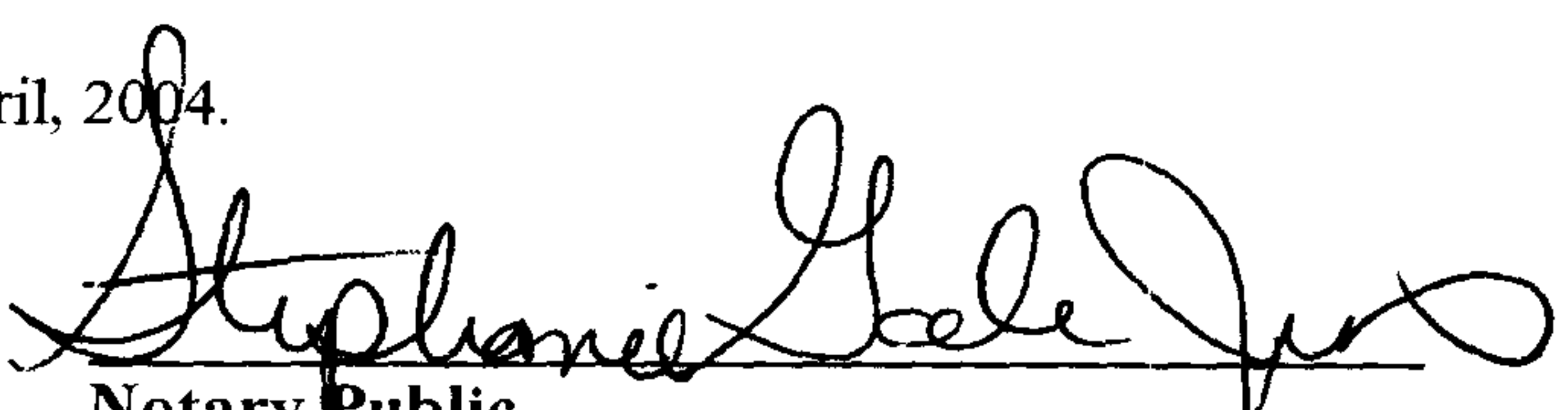
Principal:


Kenny D. Cost

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Kenny D. Cost**, whose name(s) are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of this instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21st day of April, 2004.


Notary Public
My Commission Expires: 02-26-05

AFFIDAVIT - POWER OF ATTORNEY IN FULL FORCE

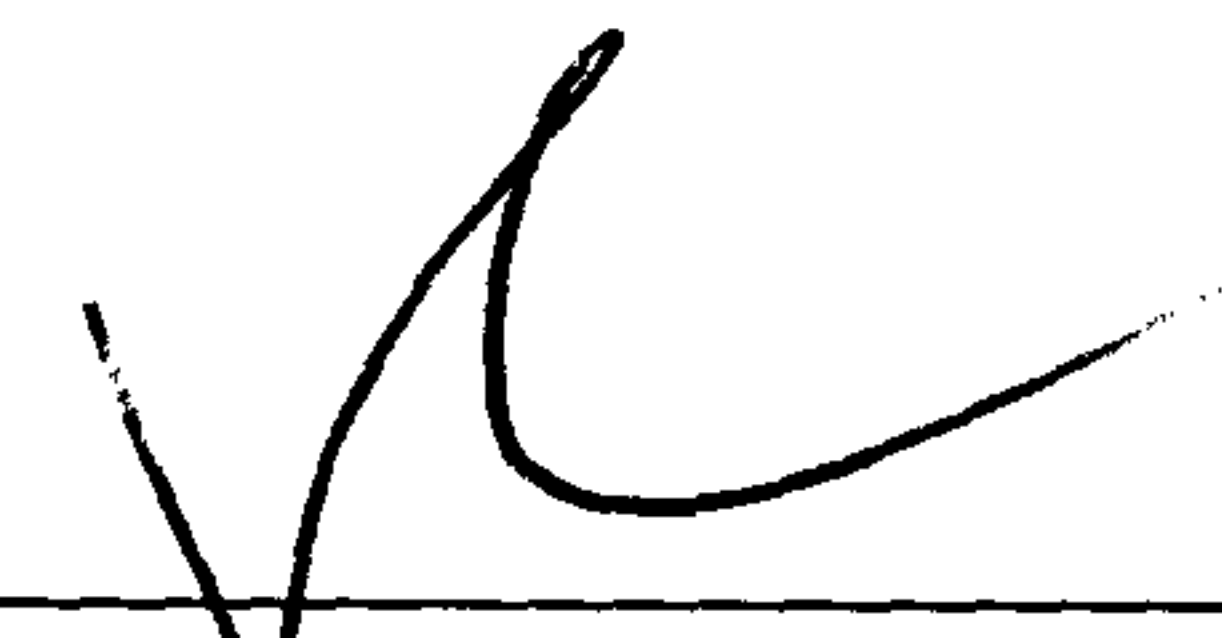
**STATE OF ALABAMA
COUNTY OF SHELBY**

Don E. Lowery, being duly sworn, deposes and says that: The Power of Attorney granted to me by Kenny D. Cost, on April 21, 2004, a true copy of which is annexed hereto is in full force and effect; that at the time of the execution of closing documents, on April 21, 2004, I had no knowledge of or actual notice of the revocation or termination of the Power of Attorney by death or otherwise.

I make this affidavit for the purpose of inducing to accept the above described instrument as executed by me as attorney-in-fact knowing that in accepting the aforesaid instrument they will rely upon this affidavit.


Don E. Lowery

Sworn to before me this 21st day of April, 2004.



Notary Public
My Commission Expires: 02-25-05