

POWER OF ATTORNEY

I, MISTY G. PHILLIPS, residing at 121 EMERALD PARC DRIVE CHELSEA, ALABAMA, 35043 hereby grant this Power of Attorney to JAMES D. PHILLIPS located at 121 EMERALD PARC DRIVE, CHELSEA, ALABAMA 35043 ("attorney-in-fact").

My attorney-in-fact shall have full powers and authority to do and undertake the following on my behalf:

1. the sale of real property located at 121 EMERALD PARC DRIVE, CHELSEA, ALABAMA 35043.

Any powers not specifically mentioned herein shall not be given. My attorney-in-fact hereby accepts this appointment and agrees to perform said fiduciary duties without pay in a competent fashion, with my best interests always in mind.

This power of attorney can be revoked at any time for any reason upon written notice.

This formal power of attorney supersedes and replaces all prior agreements and understandings, whether oral or in writing, and may only be modified in a separate writing signed by both parties.

IN WITNESS WHEREOF, I sign this Power of Attorney on the date below written.

Misti G. Phillips
MISTY G. PHILLIPS
MISTY M

Witness: Jerry B. Bick

Dated: 8.4.04

State of Alabama

County of Shelby

On this 4 day of August, 2004 before me personally appeared MISTY G. PHILLIPS, to me known to be the individual described in and who executed the foregoing Power of Attorney, and duly acknowledged to me that he executed the same.

[Signature]
Notary Public

WILLIAM PATRICK COCKRELL
Notary Public, AL State at Large
My Comm. Expires May 28, 2006