

THIS INSTRUMENT PREPARED BY:
L. ROBERT GREFSENG
ATTORNEY AT LAW
710 NORTH MAIN STREET
COLUMBIA, TN 38401

POWER OF ATTORNEY

I, Anna Jenkins Grefseng, of Montevallo, Shelby County, Alabama, appoint Stephen L. Grefseng of Montevallo, Shelby County, Alabama, as my attorney-in-fact.

If the law of the state of my residence requires one of my attorneys to be a resident and the named attorney is not a resident of such state, the named attorney may appoint an attorney to meet any requirement that at least one attorney be a resident of the state of my residence.

I authorize my attorney for me and on my behalf to do each of the following things:

A. **Monies.** To receive from or disburse to any source whatever monies through checking or savings or other accounts or otherwise. This provision covers accounts solely in my name and joint with others.

B. **Real and Personal Property.** To buy, sell, lease, alter, maintain, pledge or in any way deal with real and personal property, including but not limited to stocks, bonds, options, or similar investments whether publicly traded or closely held, and sign each instrument necessary or advisable to complete any real or personal property transaction, including but not limited to, deeds, deeds of trust, closing statements, notes, bills of sale, leases and construction contracts.

C. **Safe Deposit Box.** To have free and private access to any safe deposit box in my name or rented by me or on which I have signatory authority, in any bank, with full right to deposit and withdraw therefrom.

D. **Tax Matters.** To make, sign and file each income or gift tax return or

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Stephen Grefseng
1800 Alex Mill Rd.
Montevallo, AL 35115

declaration or amendment to such return or declaration required by the United States or any state, county, municipal or other legally constituted authority. To sign and file such Power of Attorney and Declaration of Representation Forms 2848 as my attorneys deem appropriate. To receive confidential information. To receive, but not to endorse and collect, checks in payment of any refund of Internal Revenue taxes, penalties, or interest. To execute waivers (including offers of waivers) of restrictions on assessment or collection of deficiencies in tax and waivers of notice of disallowance of a claim for credit or refund. To execute consents extending the statutory period for assessment or collection of taxes. To execute closing agreements under Section 7121 of the Internal Revenue Code. To delegate authority or to substitute another representative.

E. Insurance Acquisition, Maintenance and Claims.

I. Casualty. To acquire or maintain casualty insurance on each property of mine and to prosecute each claim for benefits due under a policy.

II. Medical. To acquire or maintain medical coverage for me and my dependents; to sign each form or document necessary for such insurance; and to sign and submit each claim for reimbursement of medical expenses with any medical insurance carrier or other provider of benefits.

III. Disability. To acquire or maintain disability insurance for me; to sign each form or document necessary for such insurance; and to sign, submit and prosecute each claim for benefits due under a policy.

IV. Life Insurance. To acquire or maintain life insurance on my life and to sign each form or document necessary for such insurance. To borrow against the policy.

V. Life Insurance on Attorney. My attorney has no authority to exercise any power which would constitute an incident of ownership with respect to any policy of insurance I own on the attorney's life.

F. Litigation. To sue, defend or compromise suits and legal actions and to employ counsel in connection with the same.

G. **Borrowing.** To borrow money from any source, on such terms and conditions, with or without security as the attorney deems advisable and sign each instrument necessary or advisable to complete any such borrowing transaction.

H. **Investments.** To invest or reinvest each item of money or other property without being restricted to those authorized or prescribed by present or future law. Principles of diversification need not be observed.

I. **Money from U.S. or Other Government.** To receive and give receipt for any money or other obligation due or to become due to me from the United States of America, or any agency or subdivision thereof.

J. **Sell or Redeem U.S. Government or Agency Obligations.** To effect redemption of any bond or other security wherein the United States of America, or any agency or subdivision thereof, is the obligor or payor, and to give full discharge therefor.

K. **Nominee, Proxy and Voting Trust.** To hold investments in the name of a nominee; to vote stock by proxy and to enter voting trusts.

L. **Disclaimer.** To sign a disclaimer of all or any part of each gift or inheritance I am entitled to receive.

M. **Compensation of Attorney.** To pay to himself a reasonable compensation for his services. In addition to such fee, the attorney is entitled to reimbursement for any expenses incurred in acting as my attorney.

N. **Creation of or Additions to Revocable Trust.** To create and transfer any property I own to a revocable trust or to transfer any property I own to a revocable trust I created.

If my attorney creates a revocable trust for my benefit, the trust must provide the income and principal will be distributed liberally to provide for my support and maintenance in the manner to which I am accustomed. The trustees must be directed to favor me to the exclusion of any remainder beneficiaries.

O. **Other Acts.** Without limiting the foregoing, generally to do, sign or perform

any other act, deed, matter or thing whatsoever, that ought to be done, signed or performed, or that, in the opinion of my attorney ought to be done, of every nature and kind whatsoever, as fully and effectually as I could do if personally present and acting.

I ratify and confirm each act my attorney does or causes to be done, in or about the premises, by virtue of this Power of Attorney.

This power of attorney will remain in full force and effect until it is revoked by written notice duly recorded in the Register's Office of Shelby County, Alabama, or until expiration by operation of law, it being intended that this Power of Attorney will remain effective even in the event of mental or physical incapacity or disability on my part.

The enumeration of these specific powers is not intended and shall not be construed as a limitation or restriction on the general powers, it being my intent that my attorney in fact have the broadest powers possible to act for me.

This power of attorney becomes effective immediately.

This Power of Attorney revokes each Power of Attorney I have previously given or signed.

Signed this 22 day of OCT, 2004.

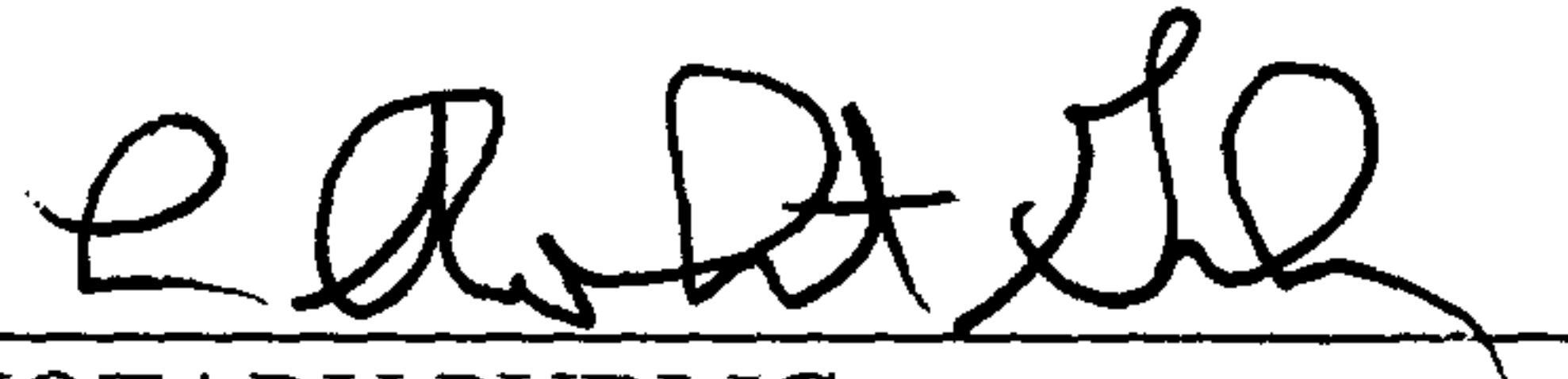

ANNA JENKINS GREESENG

STATE OF TENNESSEE

COUNTY OF MAURY

Personally appeared before me, the undersigned, a Notary Public of said County and State, ***Anna Jenkins Greffseng***, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained and expressed.

WITNESS my hand, at office this the 23 day of OCT, 2004.



NOTARY PUBLIC

MY COMMISSION EXPIRES:

2/23/2005