

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA  
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that, Samuel L. Bryant ( hereinafter referred to as "Principal"), does by these presents make, constitute and appoint Eloise B. Bryant as my true and lawful agent and attorney-in-fact (hereinafter referred to as "Agent") to do and perform for me and in my name, place and stead, and for my use and benefit, to execute any and all documents necessary to secure and close a conventional loan in the approximate amount of ONE HUNDRED TWENTY FIVE THOUSAND AND NO ONE HUNDRED dollars (\$125,000.00 ) from America's Wholesale Lender, at a rate of interest not To exceed 7.34 per cent amortized for 30 years, and to close a second mortgage in the amount of \$25,000.00 from America's Wholesale Lender at a rate of interest not to exceed 10.875 per cent interest amortized over 30 years, in conjunction with the purchase of the property described as follows:

Lot 20, according to the Survey of Meriweather, Sector I, as recorded in Map Book 24,  
Page 46, in the Office of the Judge of Probate of Shelby County, Alabama.

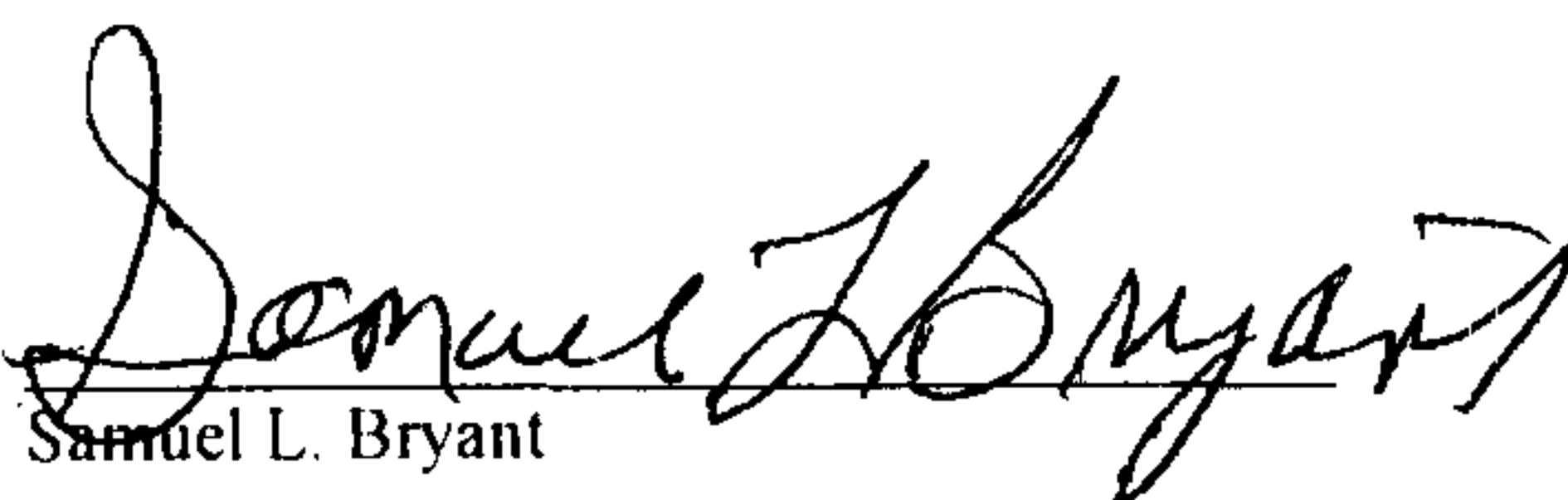
Including note, mortgage, HUD Certification, Truth-in-Lending forms and any and all other forms, Instruments and documents required by America's Wholesale Lender, and/or the closing attorney

I further give and grant unto my said attorney-in-fact and agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be affected by my disability, incompetency, incapacity ,  
But shall be deemed to be durable in accordance with Alabama Code Section 26-1-2(1975).

The execution and delivery by Agent of any conveyance, paper, 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 deem the execution thereof on my behalf necessary or Desirable.

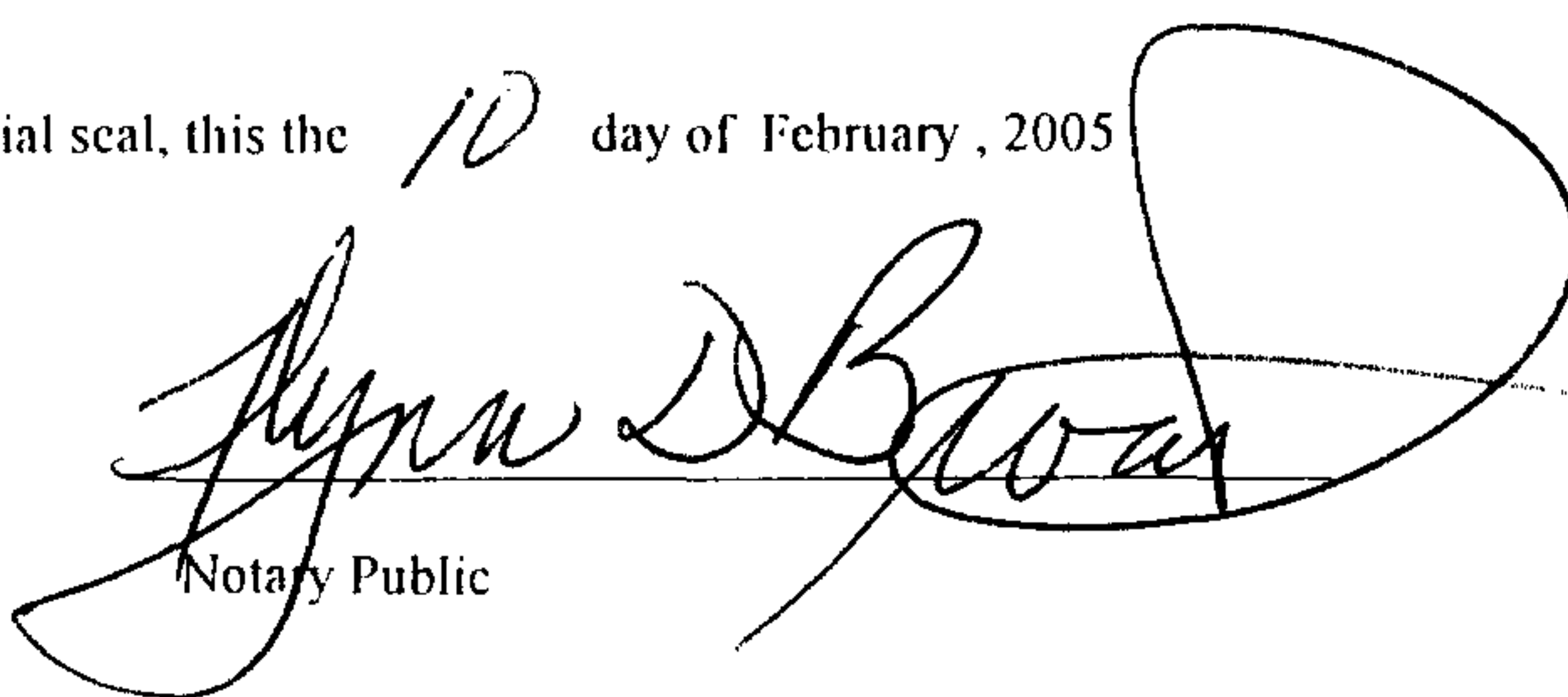
The 10 IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on  
day of February, 2005.

  
Samuel L. Bryant

STATE OF ALABAMA)  
COUNTY OF Jefferson )

I, THE UNDERSIGNED, A notary Public in and for said County in said State, hereby certify that Samuel L. Bryant, whose name is signed to the forgoing conveyance, and who is known to me, Acknowledged before me on this day that, being in formed of the contents of the conveyance, he executed The same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 10 day of February , 2005

  
Notary Public

My Commission Expires:

4/22/2006