20050315000116560 1/3 \$20.00 Shelby Cnty Judge of Probate, AL 03/15/2005 02:23:56PM FILED/CERT

Prepared by and when recorded
Return to:
First South Farm Credit, ACA
P. O. Box 3288
Oxford, Alabama 36203
Attn: Andrew M. Wood
Phone: (256) 831-6778

Indexing Instructions: (See Attached)

LIMITED POWER OF ATTORNEY

WHEREAS, First South Farm Credit, ACA	(the "Participant")
has entered into a Certificate of Participation dated 10-21-04	, pursuant to which the Participant
purchased from Oxford-University Bank	(the "Originator") a 100%
participation in Loan No. 092 001 303685-01 to Samuel Lee Baker	
(the "Borrower") in the original principal amount of \$291,550.00 (the "Loan")	; and
WHEREAS, the Loan is secured in whole or in part by the real estate	more particularly described in Exhibit
A hereto, together with any and all improvements, fixtures, equipment, timber	or minerals located thereto.

WHEREAS, the Originator desires to appoint the Participant as its agent and attorney-in-fact to act for the Originator and on its behalf in all matters relating to the Loan.

KNOW ALL MEAN BY THESE PRESENTS, that the Originator hereby designates and appoints the Participant, who has this date purchased a 100% participation interest in the Loan as its exclusive agent and attorney-in-fact to act for it and on its behalf in all matters relating to the Loan. The Participant is hereby authorized and empowered by the Originator to take all actions and execute any and all documents related to the Loan for and on behalf of the Originator, having the effect as the Originator's official act and deed, including, without limitation, the following:

- a. make or consent to any amendments in the terms and conditions of the Loan, or in the terms of the note or notes evidencing the Loan, or in any security instrument securing the Loan or any other documents executed in connection with the Loan;
 - b. waive or release any claim against any obligor under the Loan;
- c. make or consent to any release, subordination, substitution or exchange of any collateral securing the Loan;
 - d. accelerate payment under the Loan and/or under any note or notes evidencing the Loan;
- e. commence or consent to the commencement of any type of collection proceeding against any obligor of the Loan;
- f. seize, sell, transfer, assign, foreclose or attempt to exercise against the Loan or any collateral securing the Loan;
- g. to take any action as the Participant deems necessary to secure or otherwise protect the Originator's and the Participant's interest in any collateral securing the Loan; or
- h. execute such assignments, terminations, releases, modifications, amendments and other instruments and documents as may be necessary or appropriate with respect to the Loan.

INBSC/Real Ent

1584065.5/04540.61200

WITNESS MY SIGNATURE, on this the 8th day of Merch, 2005.

ORIGINATOR:

	Oxford-University Bank
	By: Tenu M
STATE OF M	
COUNTY OF Janette	
Personally appeared before	e me, the undersigned authority in and for the said parish and state, on the
The state of the s	day of $\sqrt{(M(\sqrt{200}))}$ within my jurisdiction, the within named
Stew Mite	duly identified before me, who acknowledged that he or she is
	of Deford Unwsile Bark
the Originator of the above-reference	ced Loan, and for and on behalf of said corporation, and as its act and de
he or she executed the above and fore	egoing instrument, after first having been duly authorized by said corporation
to do.	
	NOTARY PUBLIC
My Commission expires:	
(Affix official seal)	

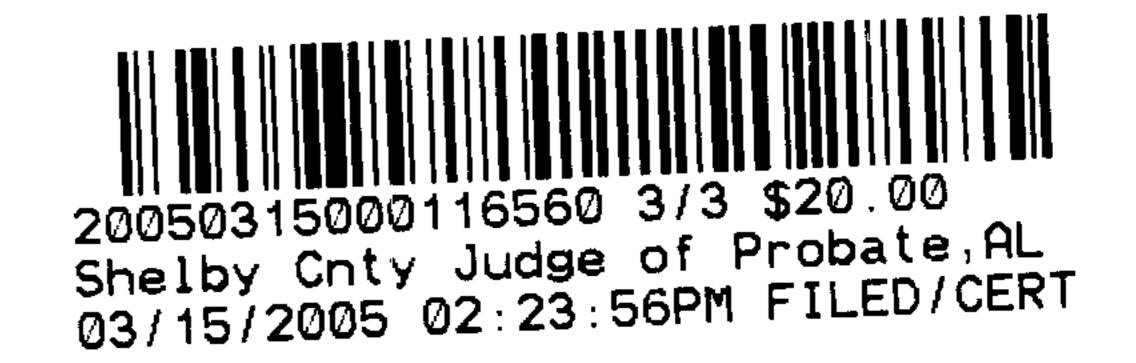


Exhibit A to Limited Power of Attorney

Real Property Description

Begin at the NW corner of the N½ of the SE¼ of Section 8, Township 21 South, Range 1 East; thence run S 0° 01′ 53″ W along the West line thereof for 1367.52 feet to the SW corner of said ½-¼ section; thence N 89° 40′ 22″ E along the South line thereof for 2610.31 feet to the Westerly R/W of Shelby County Highway #5; thence N 0° 11′ 03″ W run along said R/W for 251.21 feet; thence 89° 19′ 40″ left run Westerly 79.71 feet; thence 89° 22′ 45″ left run Southerly 150.0 feet; thence 89° 18′ 02″ right run Westerly 217.80 feet; thence 90° 45′ 10″ right run Northerly 200.00 feet; thence 89° 16′ 04″ right run Easterly 296.14 feet to the Westerly R/W of said Highway #5; thence 90° 40′ 20″ left run N 0° 11′ 03″ W along said R/W for 1034.10 feet to the North line of the NE ¼ of the SE ¼ of said section; thence N 89° 39′ 29″ W for 2605.27 feet to the point of beginning. Containing 79.85 acres including any and all easements and rights-of-way that may exist.