

SPECIAL DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: THAT I, Timothy Joseph Ganley, residing at 440 Meder Street, Santa Cruz, California 95060, do hereby make, constitute and appoint **Robert D. Phillips, MD** of 2685 Jackson Road, Morris, Alabama 35116, as my lawful attorney-in-fact, for me, in my name, place and stead, and for my use and benefit:

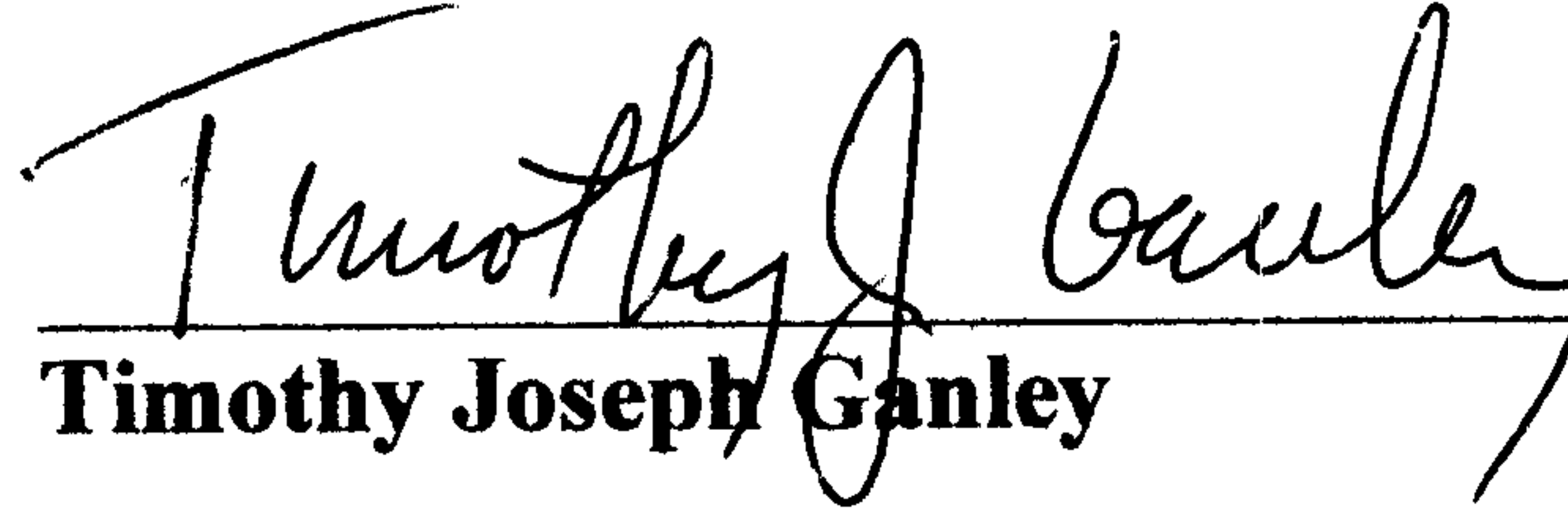
- (a) To purchase the real property located at 161 Hayesbury Court, Pelham, Alabama 35124, said property being more particularly described as follows:

Lot 95, according to the Final Plat of Hayesbury Phase I, as recorded in Map Book 28, Page 89, in the Probate Office of SHELBY County, ALABAMA.

for such price and on such terms and conditions as he shall deem proper, including the execution of any and all documents and instruments necessary to complete the transaction, including, but not limited to notes, mortgages, affidavits, closing statements, or any other appropriate documents which may be required by the closing attorney or title company in connection the sale and conveyance thereof;

- (b) To generally do and perform all matters and things, transact all business, make, execute and acknowledge any and all other instruments of every kind which may be necessary or proper to effectuate all powers hereinabove specifically granted, or any other matter or thing pertaining to the mortgage of the above described real property, with the same full powers, and to all intents and purposes, with the same validity as I could do in my own proper person if personally present; and hereby ratifying and confirming whatsoever my said attorney-in-fact shall and may do, by virtue hereto;
- (c) The powers hereby granted to **Robert D. Phillips MD** as my attorney-in-fact shall remain in effect for six (6) months following the closing of the sale of the above-described real property in order to facilitate the execution of any further documentation which may be required in connection with said closing;
- (d) The powers granted pursuant to this Power of Attorney shall not be affected by my disability, incompetency or incapacity.

IN WITNESS WHEREOF, I have executed this Special Durable Power of Attorney this 16 day of AUGUST, 2005.

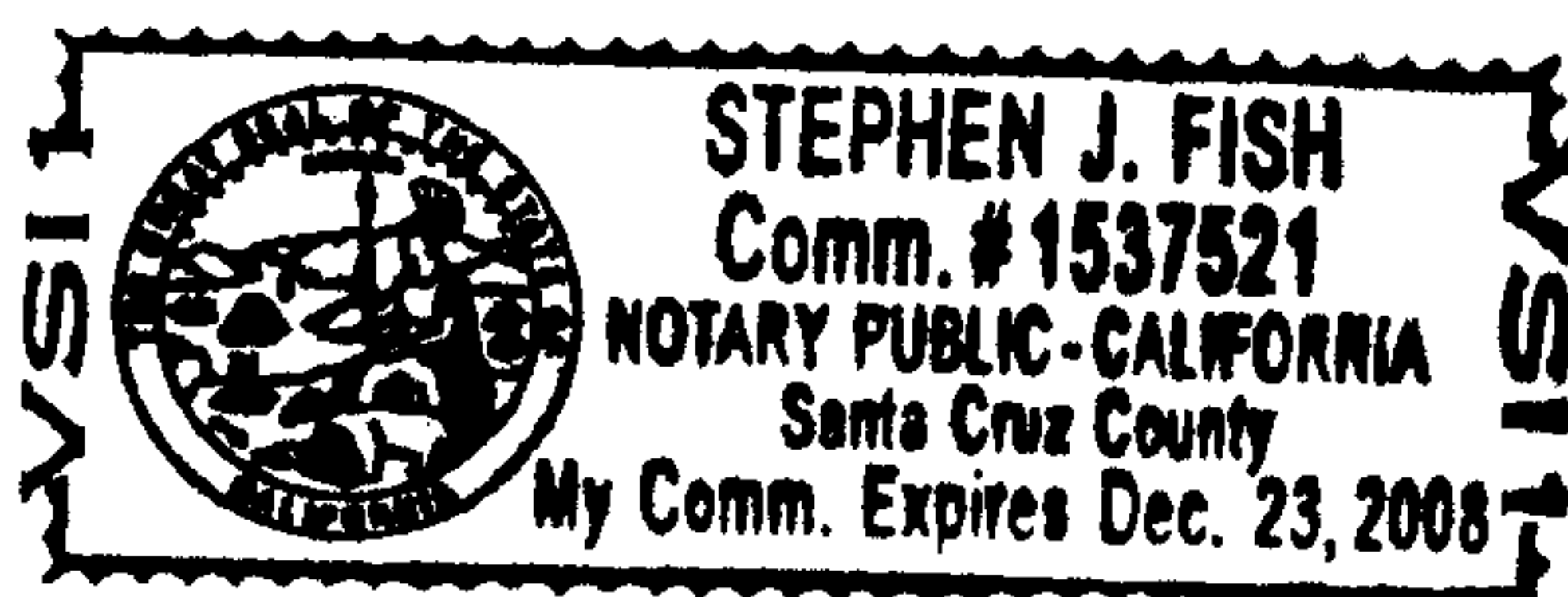


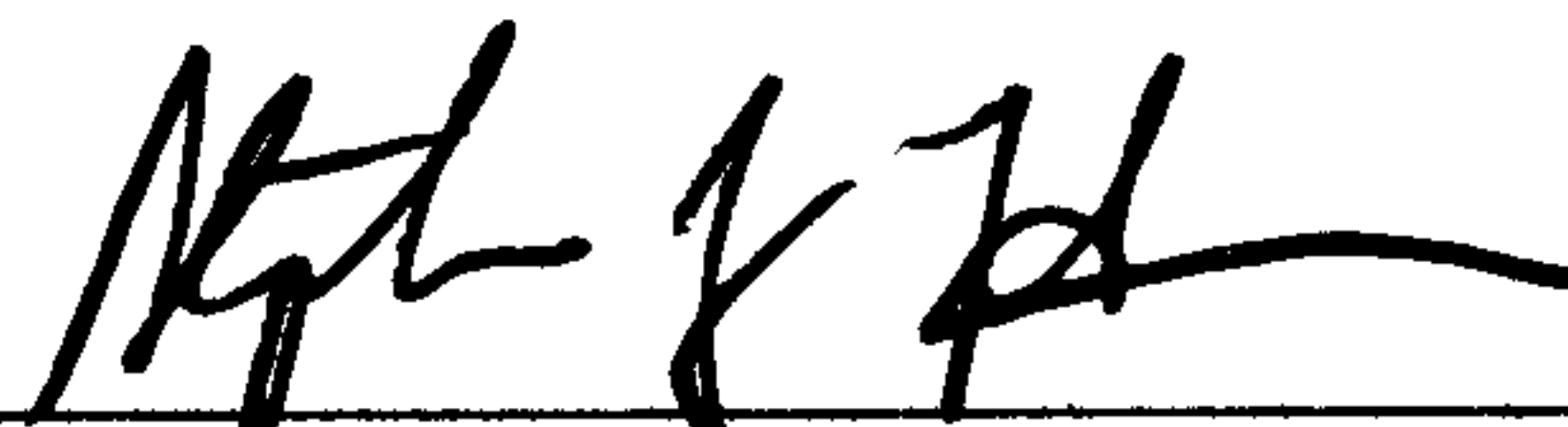
Timothy Joseph Ganley

STATE OF CALIFORNIA
SANTA CRUZ COUNTY

I, the undersigned, a Notary Public in and for said County, in and for said State, hereby certify that **Timothy Joseph Ganley**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents herein, he executed the same voluntarily on the day the same bears date.

8/16/2005



 STEPHEN J. FISH
NOTARY PUBLIC
My Commission Expires: 12/23/2008