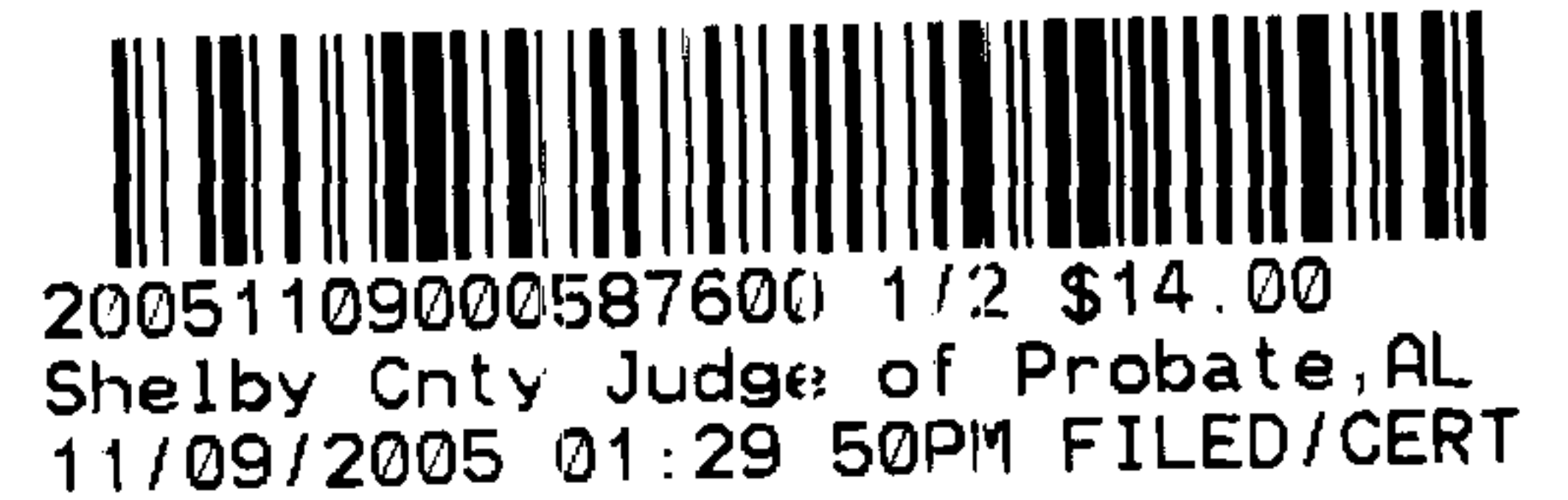


STATE OF ALABAMA()
SHELBY COUNTY ()



SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Specific Power of Attorney, that TERRI D. GARVER the undersigned, do hereby make, constitute and appoint, ANDREW R. GARVER my true and lawful Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit specifically in regard to the following:

To exercise or perform any act, power, duty, right of obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform in connection with, arising from, or relating to the sale, on real estate more particularly described below:

LOT 3-15, ACCORDING TO THE PLAT OF CHELSEA PARK 3RD SECTOR AS RECORDED IN MAP BOOK 34, PAGE 23 A & B IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PROPERTY ADDRESS: 1049 Fairbank Lane, Chelsea, AL 35043

I am hereby granting to my said Attorney-in-Fact the right to execute any and all necessary documents for the sale of the above referenced real estate and giving the Attorney-in-Fact the right to execute any and all documents necessary in regard to the sale of said real estate.

This instrument is to be construed and interpreted as a Specific Power of Attorney.

The rights, powers and authority of my said Attorney-in-Fact herein granted shall commence and be in full force and effect on the 17 day of OCTOBER, 2005, the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, TERRI D. GARVER, Individually; and such rights, powers and authority shall remain in full force and effect until the sale of said real estate as referenced above by the Attorney-in-Fact signing all of the documents in regard to said sale, and for sixty (60) days following the actual closing date. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death, shall be binding upon me, my heirs, assigns and personal representatives.

The undersigned grantor of this Specific Power of Attorney herein specifically grants to ANDREW R. GARVER the power and right to act on the grantor's behalf to sale and sign any and all documents necessary to transact the sale of the above referenced real estate.

IN WITNESS WHEREOF, as Principal, TERRID. GARVER is signing this Specific Power of Attorney at Birmingham, Alabama, (city and state) this the 17 day of OCTOBER, 2005, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

Terrid D. Garver
TERRID. GARVER

STATE OF ALABAMA ()

JEFFERSON COUNTY ()

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that TERRID. GARVER whose name is signed to the foregoing Power of Attorney and who is known to me, acknowledged before me on this day that being informed of the contents of said Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 17 day of OCTOBER, 2005.



Valerie A. England
Notary Public
My Commission Expires: 2.25.2008

This instrument was prepared by:
STEWART AND ASSOCIATES, P.C.
3595 Grandview Parkway Suite 350
Birmingham, AL 35243