

STATE OF ALABAMA
COUNTY OF JEFFERSON

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable and Specific Power of Attorney, that I, MEGAN P. MORGAN of Jefferson County, Alabama, being over nineteen years of age, do hereby appoint RUSSELL I. MORGAN of Jefferson County, Alabama, as my Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit, to do, perform and execute any and every act that I may legally do through an Attorney-in-Fact limited to the following specific acts:

(1) Make, do and perform all and every act and thing necessary and to execute the mortgage, truth in lending disclosure and any and all other papers required to be signed by me for the loan transaction on January 17, 2006 with RENASANT BANK in the gross amount of \$ 172,000.00, with an initial interest fixed rate of 6.5% for seven (7) years, converting to an adjustable rate (after the seven (7) year period) of LIBOR plus 2.75%, with an interest only feature for one hundred, twenty (120) payments, all payable in 360 payments at an initial payment of \$ 931.67 per month (for 7 years) plus an escrow for taxes and homeowner's insurance, the first payment beginning on March 1, 2006 and last payment on February 1, 2036. The real estate that secures the loan transaction is described as follows:

Lot 21, according to the Survey of Meadowbrook, 6th Sector, as recorded in Map Book 8, Page 44 in the Probate Office of Shelby County, Alabama.

The property address of this property is 5167 Colonial Park Road, Birmingham, Alabama 35242.

(2) I hereby ratify and confirm all that RUSSELL I. MORGAN as my Attorney-in-Fact, shall lawfully do or cause to be done by virtue of these presents.

(3) The rights, powers and authority of my said Attorney-in-Fact herein granted shall not be affected by disability, incompetency or incapacity on my part. All rights, powers and authority shall remain in full force until revoked by me in written notice to my said Attorney-in-Fact.

(4) The execution and delivery by my Attorney-in-Fact of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my Attorney-in-Fact's approval of the consideration therefor, and the form and contents thereof, and that my Attorney-in-Fact deems the execution thereof in my behalf necessary or desirable. Any person, firm or corporation dealing with my Attorney-in-Fact under the authority of this instrument is authorized to deliver to my Attorney-in-Fact all considerations of every kind and character with respect to any transactions so entered into by my Attorney-in-Fact and shall be under no duty or obligation to see or to examine the disposition thereof.

(5) Third parties may rely upon the representations of my Attorney-in-Fact as to all matters relating to any power granted to my Attorney-in-Fact and no person who may act in reliance upon the representations of my Attorney-in-fact, or the authority granted to my Attorney-in-Fact, shall incur any liability to me or my estate as a result of permitting my Attorney-in-fact to exercise any power.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 17th day of January, 2006.

Megan P. Morgan 1/17/2006
MEGAN P. MORGAN

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Megan P. Morgan, 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 the Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 17th day of January, 2006.

Christy Allen 1/17/06
Notary Public