

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I/we, JOSEPH A. ELLIOTT Headland, Alabama by these presents do make, constitute and appoint MARSHA ROSE our true and lawful Attorney-in-Fact and Agent (hereinafter called Agent), for us in our name, place and, stead and for my behalf and benefit:

1. SPECIFIC GRANT OF POWER: To exercise or perform the specific act enumerated below relating to the transaction of property, real or personal tangible or intangible, to be purchased or sold by me. We grant my Agent full power and authority to do fully as we might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that our Agent shall lawfully do or cause to be done by virtue of this power of attorney and the powers herein granted;
 - a). POWER TO PURCHASE/SELL/CONVEY: To purchase, mortgage, sell and/or convey real or personal property, tangible or intangible, or interest therein, on such terms and conditions as my Agent shall deem proper, with full authority to sign, endorse, execute and deliver any and all instruments or documents pertaining to the sale or purchase and conveyance of the real or personal property described as follows:

LOT 9 AND THE EAST 5 FEE OF LOT 8, ACCORDING TO
THE SURVEY OF CAHABA MANOR TOWNHOMES, AS
RECORDED IN MAP BOOK 7, PAGE 57, IN THE OFFICE OF
THE JUDGE OF PROBATE OF SHELBY COUNTY,
ALABAMA.

PROPERTY ADDRESS: 709 CAHABA MANOR TRAIL
PELHAM, AL 35124

2. INTERPRETATION AND GOVERNING LAW: This instrument is to be construed and interpreted as a specific durable power of attorney and shall not be affected by my disability, incompetence or incapacity. This instrument is executed and delivered in the State of Alabama, and the laws of the State of Alabama shall govern all questions as to the validity of the power and the construction of its provisions.
3. INDEMNITY: We hereby bind ourselves to indemnify our Agent and any successor who shall so act against any and all claims, demands, losses, damages, actions and causes of action, including expenses, costs and reasonable attorney fees which my Agent at any time may sustain or incur

Moore

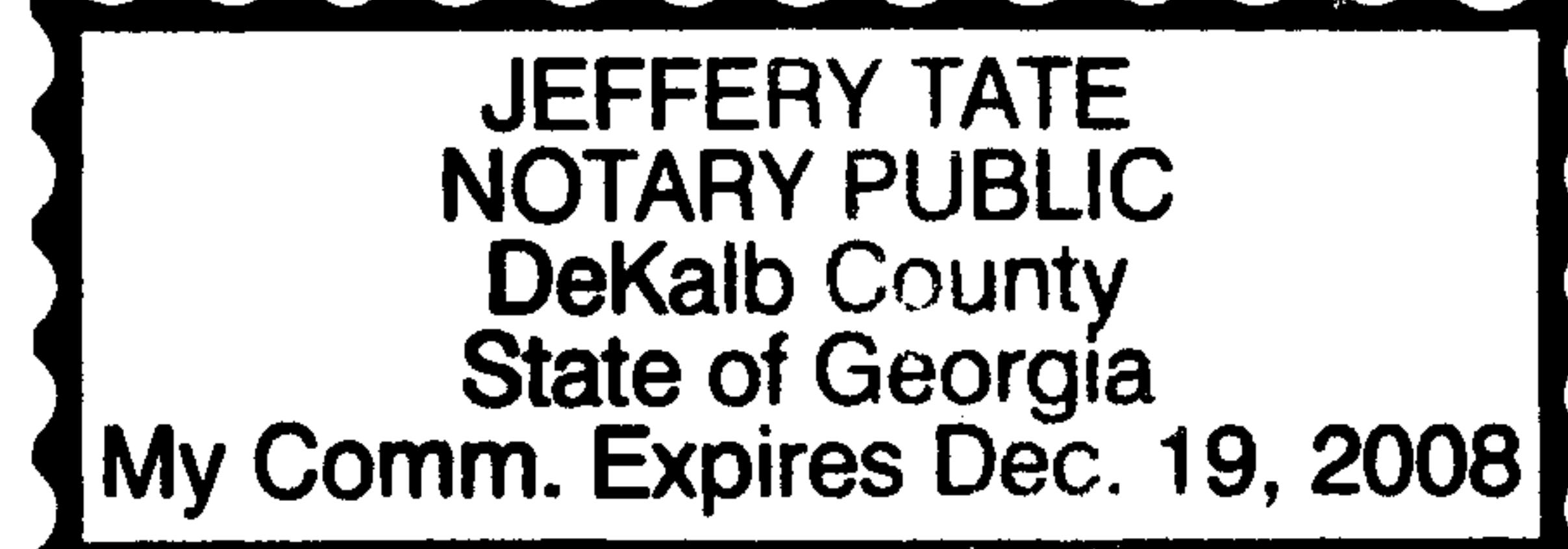
in connection with carrying out the authority granted in this power of attorney.

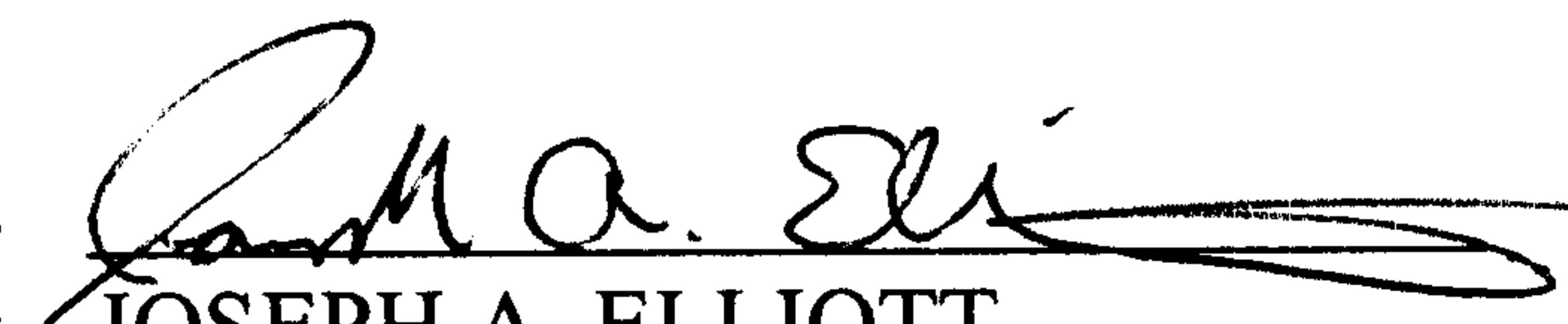
4. **THIRD PARTY RELIANCE:** Third parties may rely upon the representatives of my Agent as to all matters relating to the specific power granted to my Agent and no person who may act in reliance upon the representations of our Agent of the authority granted to our Agent shall incur any liability to our estate as a result of permitting our Agent to exercise this power.

IN WITNESS WHEREOF, We have executed this Specific Power of Attorney, which shall not be affected by our disability, incapacity or incompetence, and I have directed that photographic copies of this power be made, which shall have the same force and effect as an original.

Dated on the 31 day of MARCH, 2006.

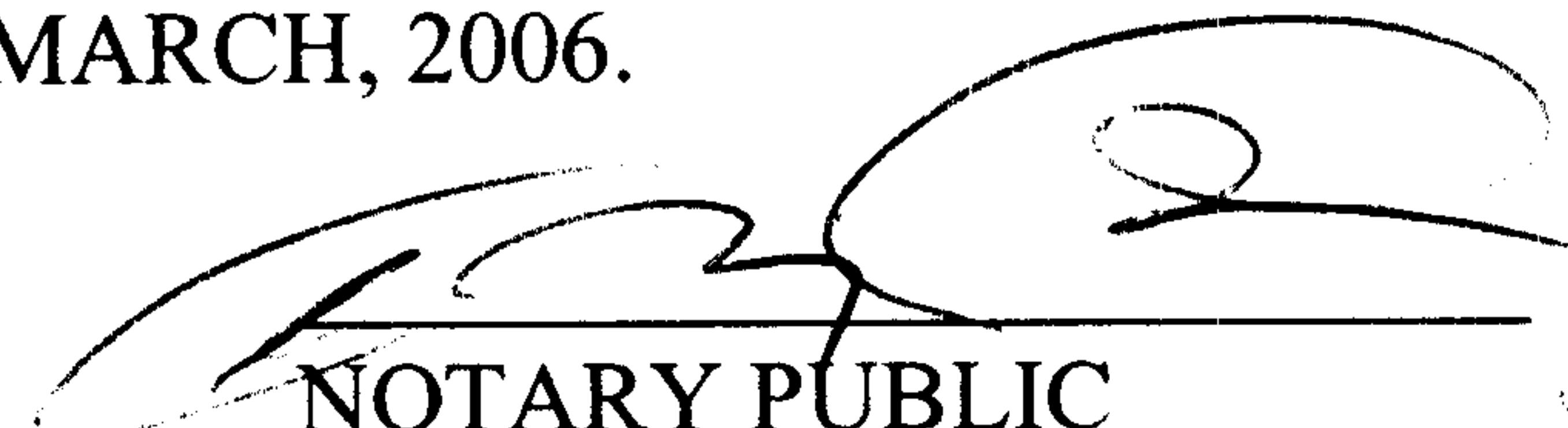
STATE OF _____
COUNTY OF _____




JOSEPH A. ELLIOTT

I, the undersigned, a Notary Public in and for said State at Large, hereby certify that JOSEPH A. ELLIOTT whose name(s) is/are signed the forgoing Power of Attorney and who is/are known to me, acknowledged before me this date that, being informed of the conveyance, he/she/they executed the same voluntarily on the date the same bears date.

Given under my hand and seal on this 31 day of MARCH, 2006.



THIS INSTRUMENT PREPARED BY:
Christopher P. Moseley
Moseley & Associates, P.C.
3800 Colonnade Parkway, Suite 630
Birmingham, Alabama 35243

