

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, VICKI B. PAYNE, of
Belden, MS, have made, constituted and appointed, by these
presents do make, constitute and appoint ROBERT E. PAYNE, JR. my true and lawful
Attorney-in-Fact and Agent (hereinafter called Agent), for me in my name, place and,
stead and for our 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 and mortgaged by me. I grant my Agent full power and
authority to do fully as I might or could do if personally present, with full power of
substitution or revocation, hereby ratifying and confirming all that my 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:** To purchase and/or mortgage 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 purchase and /or mortgage of the real or personal
property described as follows:

LOT 24, ACCORDING TO THE SURVEY OF EAGLE POINT, 12TH
SECTOR, PHASE I, AS RECORDED IN MAP BOOK 22, PAGE 43 A &
B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PROPERT ADDRESS: 1144 EAGLE PARK ROAD
BIRMINGHAM, AL 35242

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:** I hereby bind myself to indemnify my 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 attorneys fees which my Agent at any time may sustain or

incur 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 my Agent of the authority granted to my Agent shall incur any liability to my estate as a result of permitting my Agent to exercise this power.

IN WITNESS WHEREOF, I have executed this Specific Durable Power of Attorney, which shall not be affected by my 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 May, 2006.

Vicki B. Payne
VICKI B. PAYNE

State of MS
County of Lee

I, the undersigned, a Notary Public in and for said State at Large, hereby certify that VICKI B. PAYNE, whose signed to the foregoing Power of Attorney and who is known to me, acknowledged before me this date that, being informed of the conveyance, he/she executed the same voluntarily on the date the same bears date.

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

Latoria Renee Campbell
NOTARY PUBLIC

THIS INSTRUMENT PREPARED BY:
Christopher P. Moseley
Moseley & Associates, P.C.
2871 Acton Road, Suite 101
Birmingham, Alabama 35243

