

SPECIAL POWER OF ATTORNEY

I, D. Bruce Irwin, residing at 3585 Shandwick Place, Hoover, Alabama 35242, hereby appoint Randy Johansen of 2147 Riverchase Office Road, Hoover, Alabama 35244, as my Attorney-in-Fact ("Agent").

My agent shall have full power and authority to act on my behalf but only to the extent permitted by this Special Power of Attorney. My Agent's powers shall include the power to:

1. Purchase and Mortgage any interest of mine in the following real estate: Approximately 3.12 acres located on U.S. Highway 280, Parcel Number 58 03 09 32 00 001 008.005, Sales Contract dated March 3, 2006, Shelby County, Alabama and legally described on the attached Exhibit. The purchase amount shall not exceed \$2,200,000.00.

This power shall include the power to execute and deliver to Renasant Bank (the "Bank") agreements for the borrowing of a loan or loans in the aggregate amount of up to \$3,573,000.00 (the loan), including a Credit Agreement, a note or notes for the monies so borrowed, a Mortgage and Security Agreement, an Assignment of Rents and Leases, and such other documents as may be required by Bank in connection with the loan;

I hereby grant to my Agent the full right, power, and authority to do every act, deed, and thing necessary or advisable to be done regarding the above powers, as fully as I could do if personally present and acting.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney. A successor Agent shall not be liable for acts of a prior Agent.

My Agent shall not be entitled to any compensation, during my lifetime or upon my death, for any services provided as my Agent. My Agent shall not be entitled to reimbursement of expenses incurred in connection with this Power of Attorney.

My Agent shall provide an accounting for all funds handled and all acts performed as my Agent, but only if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective immediately. This Power of Attorney shall continue effective until July 15, 2006. This power of attorney shall not be affected or limited in any manner by my subsequent disability, incompetency, or incapacity, and shall automatically expire at the end of the day, July 15, 2006.

No person, firm or corporation relying in good faith upon this power of attorney shall incur any liability to me or to my estate as a result of permitting my Agent to exercise any power, authority or discretion granted herein. Any such person, firm or corporation dealing with my Agent may rely, without inquiry, upon the certification of my said Agent that this power of attorney has not been revoked. Nevertheless, I specifically reserve the right at any time to revoke this power of attorney by written instrument delivered to my said Agent. Until notice of such revocation is received, however, all third parties may rely upon the representations and authority of my Agent

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under the powers granted herein.

This power of attorney shall be governed by the laws of the State of Alabama.

Dated June 28th, 2006, at Hoover, Alabama.

STATE OF ALABAMA, COUNTY OF SHELBY, ss:

acknowledged that he/she executed the same as for the purposes therein contained.

> In witness whereof I hereunto set my hand and official seal.

LINDA NOLEN BRAZEEL

My commission expires 08-11-2008

County of Shelly