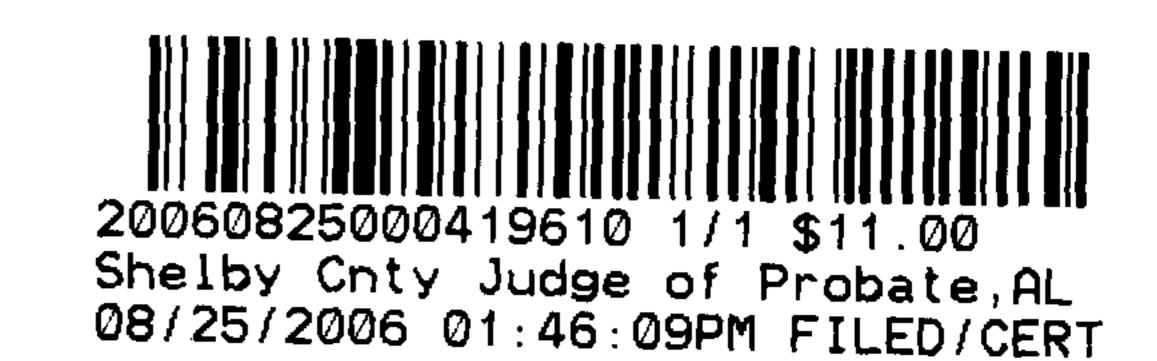
SPECIFIC POWER OF ATTORNEY



Prepared By: CARROLL & CARROLL, P.C. PO BOX 530543 BIRMINGHAM, AL 35253

KNOW ALL MEN BY THESE PRESENTS, that I, Eileen B. McCoy, herewith nominate, constitute and appoint my husband, Timothy J. McCoy, my true and lawful attorney-in-fact, for me and in my name, place and stead to:

Contract for, purchase, receive and take possession of, to sell, exchange, grant or convey with or without warranty; to mortgage, refinance, transfer in trust, or otherwise encumber or hypothecate the property legally described as:

Lot 2430, according to the survey of Riverchase Country Club 24th Addition, as recorded in Map Book 10, page 64, in the Probate Office of Shelby County, Alabama.

Situated in Jefferson County, Alabama.

whose address is 2311 Spring Iris Drive, Hoover, Alabama 35216

and to endorse, sign, seal, execute and deliver any and all mortgages, deeds of trust notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

This Power of Attorney is specifically limited to the above purpose and, if not exercised prior to June 15, 2006, shall be revoked.

Signed this 3rd of June, 2006.

Eileen B. McCdy

STATE OF FLORIDA COUNTY OF ALAUMA

I, Referent watters, a Notary Public in and for said County in said State, hereby certify that **Eileen B. McCoy**, whose name is signed to the foregoing Specific Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of said Specific Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand this the Spa day of 5006.

Par# M200-Z02-57-554-0

ROBERT L. WALTERS

MY C. AMISSION # DL 254474

EXPIRES: September 29, 2007

Sonded Thru Notary Public Underwriters

Notary Public
My Commission Expires: 9/29/87

Combadge Setterment