

STATE OF ALABAMA)
JEFFERSON COUNTY)

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Jennifer E. McCreary, make, constitute, and appoint my husband, Kenneth K. McCreary, to be my lawful attorney-in-fact for me and to do any and all acts which I could do if personally present in that certain closing wherein we are selling the property known as 1012 Sandhurst Circle, Birmingham, AL 35242, to Mike Richard and Cindi Richard, in the amount of \$395,000.00, which property is further described as follows:

Lot 1430, according to the Map of Highland Lakes, 14th Sector, an Eddleman Community, as recorded in Map Book 30, Page 74 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Together with nonexclusive easement to use private roadways. Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded in Instrument 1994-07111 and amended in Instrument 1996-17543 and amended in Instrument 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 14th Sector, recorded in Instrument No. 2002-539740, in the Probate Office of Shelby County, Alabama (which together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

I give my attorney-in-fact full power to execute all closing documents, including but not limited to the Settlement Statement, the Warranty Deed, any title affidavits, and all other documents necessary to complete the transaction referenced above.

This Power of Attorney shall not be effected by my subsequent disability, incompetency, or incapacity, either mental or physical and shall expire on November 30, 2006.

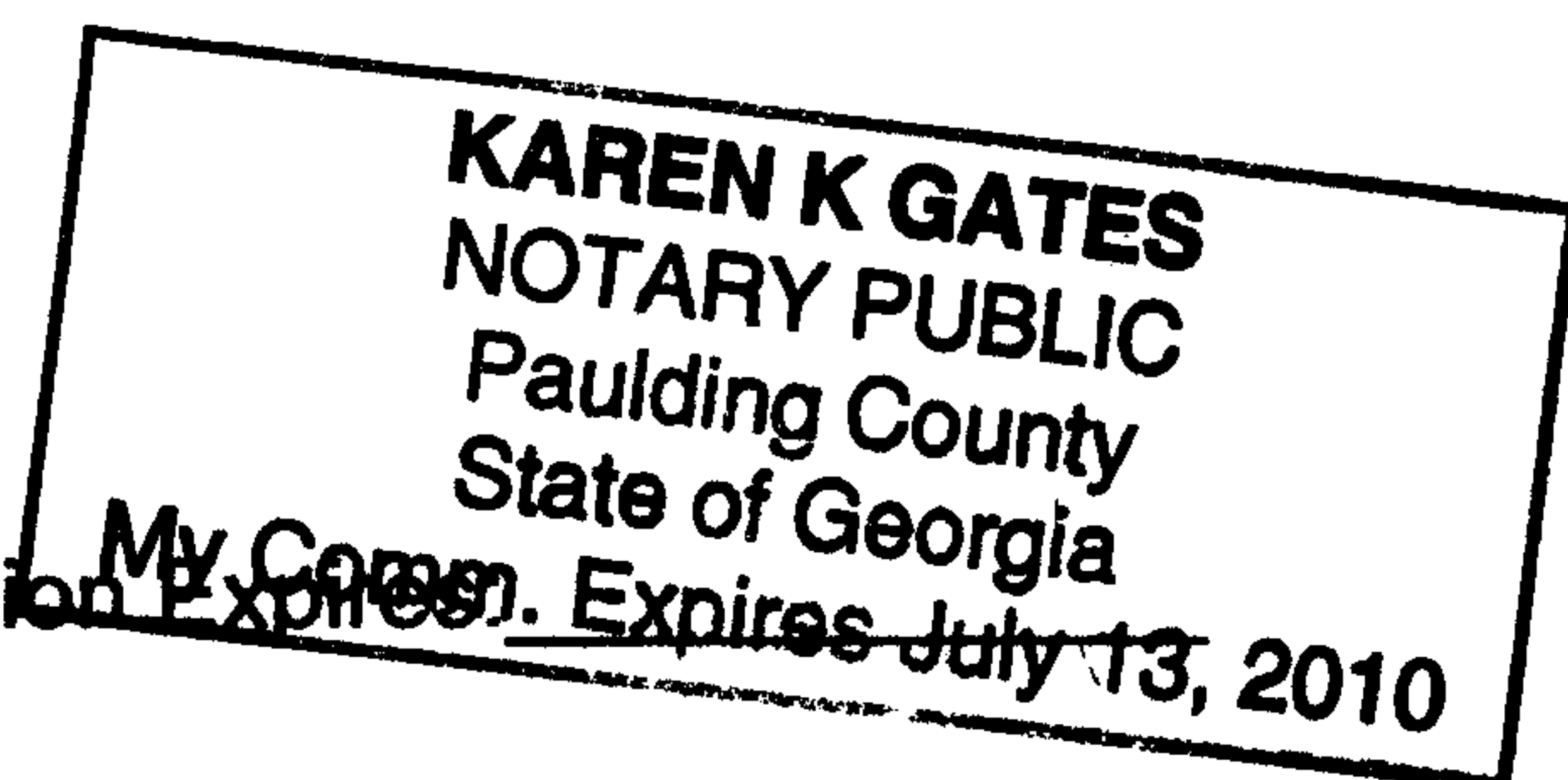
IN WITNESS WHEREOF, I have hereunto set my hand and seal this November 9, 2006.

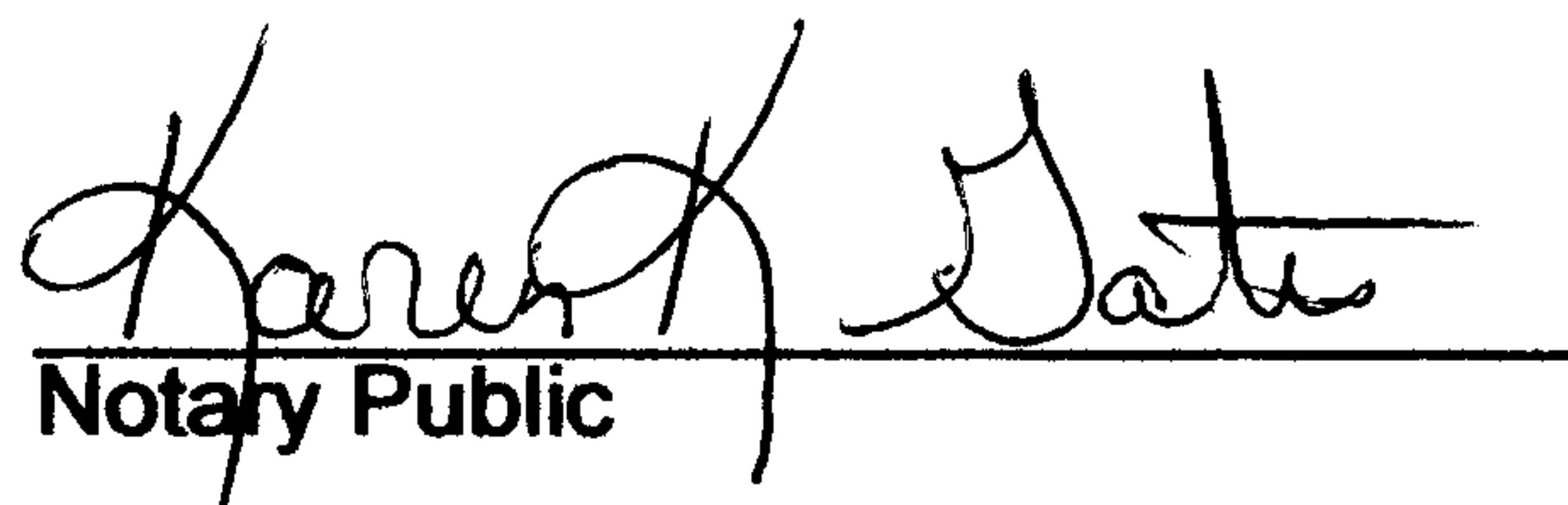
 (Seal)
Jennifer E. McCreary

STATE OF ~~ALABAMA~~ Georgia)
JEFFERSON COUNTY ~~Paulding~~)
County

Before me, the undersigned authority, personally appeared Jennifer E. McCreary, who is known to me and who acknowledged before me that she, after being informed of the contents of the above and foregoing Specific and Durable Power of Attorney, executed the same voluntarily and by her own free act and will.

Dated this November 9th, 2006.


My Commission Expires July 13, 2010


Notary Public

This instrument was prepared by:
Alan C. Keith, Attorney
2100 Lynngate Drive
Birmingham, AL 35216