

SPECIFIC DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS THAT I, **Michael L. Bratton**, (hereinafter "Principal") a resident of Bartlett, Tennessee, have made, constituted and appointed and by these presents do make, constitute and appoint **Jennifer S. Bratton**, my true and lawful agent, as my attorney-in-fact (hereinafter "Agent") to do and perform each and every act, deed, matter and thing as hereinafter specifically enumerated to all intents and purposes as I might or could do in my own proper person if personally present, the following specifically enumerated powers, namely to execute on my behalf all related documents necessary to close the loan given to me by **Regions Bank doing business as AmSouth Bank**, its successors and/or assigns, (the Lender) for a Conventional Loan in the amount of \$209,200.00 for a term of 360 months at a fixed rate of interest beginning at 5.375%, including but not limited to a Settlement Statement, Promissory Note, Mortgage, and any other documents relative to the mortgage loan for the property more specifically described as follows:

Lot 415-A, according to the Resurvey of Lots 406 thru 422, Amended Map of Old Cahaba Lakewood Sector, as recorded in Map Book 26, Page 43, in the Probate Office of Shelby County, Alabama.

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal.

IN WITNESS WHEREOF, I have executed this special durable power of attorney in two counterparts and I have directed that photostatic copies of this power of attorney be made which shall have the same effect as an original.

Dated this 23rd day of March, 2007.

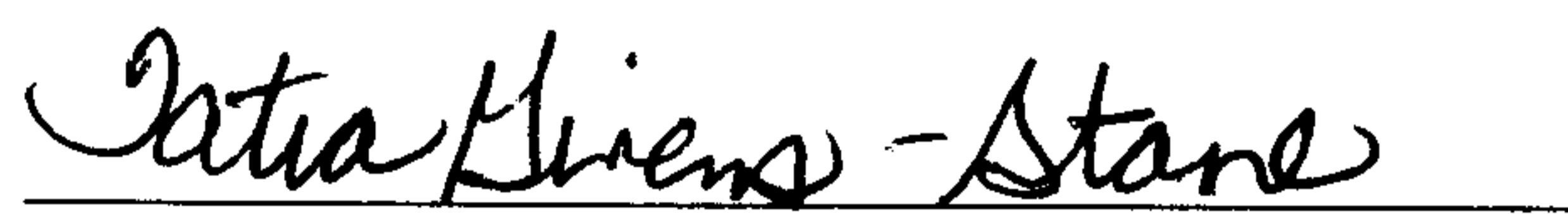

Principal Michael L. Bratton

State of Tennessee)

Shelby County)

On this 23rd day of March, 2007, I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that Michael L. Bratton, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me that, being informed of the contents of the instrument, he executed the same voluntarily and as his act on the day the same bears date.

Given under my hand and seal of office this the 23rd day of March, 2007.


NOTARY PUBLIC
My Commission Expires: 11/10/09



Ann Stripland