



POWER OF ATTORNEY

KNOW ALL PERSON BY THESE PRESENTS, that I, ROBERT B. HOWARD, a married person, of Riverview, Florida, have made, constituted and appointed and by these presents do make, constitute and appoint JAMES THORNTON of Birmingham, Alabama, my lawful attorney-in-fact to act for me and in my name and on my behalf with respect to the following named matter:

1. To execute for me and on my behalf, all instruments in writing of any kind pertaining to the sale of certain real property in SHELBY County, Alabama as described as follows:

Lot 20, in Block 10, according to the Map and Survey of Kerry Downs, as recorded in Map Book 5, Pages 135 nd 136, in the Probate Office of Shelby County, Alabama.

- 2. It is intended by these presents to grant to my said attorney-in-fact the unlimited power, authority and discretion to do and perform in my name any and all matters and things which I could do personally with respect to the matter referred to in Paragraph 1 above, and I hereby ratify and confirm any and all acts, deeds or things which my said attorney may do, perform or attempt to perform as such attorney, in connection therewith.
- 3. This Power of Attorney shall continue in force and effect for a period of thirty (30) days following the date of execution hereof.
- 4. This Power of Attorney shall not be affected by disability, incompetence, or incapacity of the principal, and shall be construed as a durable power of attorney under Alabama law.

STATE OF 18 COUNTY OF 1800 SWANDER

I, the undersigned, a notary public in and for said county in said state, hereby certify that ROBERT B. HOWARD, whose name is signed to the foregoing Power of Attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Power of Attorney, he executed the same voluntarily the day the same bears date.

GIVEN under my hand and official seal this

JOHN A. SAUNDERS
MY COMMISSION # DD 215662
EXPIRES: September 19, 2007
Bonded Thru Notary Public Underwriters

My Commission Expires:

My Commission Expires:

THIS INSTRUMENT WAS PREPARED BY: Donna M. Jennings, Esq., 4000 Eagle Point Corporate Drive, Birmingham, AL 35242