

STATE OF ALABAMA)
)
SHELBY COUNTY)

SPECIFIC LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Specific Limited Power of Attorney, that I, **Jack K Clark, Jr**, the undersigned, of **245 Wagon Trail, Alabaster, Alabama 35007**, do hereby make, constitute and appoint **Anna M Clark**, my true and lawful Attorney in Fact, for me and in my name, place and stead, and on behalf and for my use and benefit to do, perform, and execute all or any of the following acts, deeds, and things, as fully as I might or could if personally present, to wit:

To execute any and all documents necessary to refinance the house and lot located at **245 Wagon Trail, Alabaster, Alabama 35007** (which shall hereinafter be referred to simply as "the Property"), and which is more particularly described as **Lot 11 Apache Ridge, 6th sector as recorded in Probate Court of Shelby County, Alabama**; and to pay the current indebtedness together any and all closing or other accompanying costs associated with said transaction, upon such terms and conditions as my attorney in fact shall deem proper and expedient, upon the refinance of the Property as described above, and such other provisions and covenants therein as my attorney in fact deems proper for the Property, which is situated in the County of Shelby, State of Alabama, with the appurtenances, and all my estate, right, title and interest thereunto, and for such purposes to sign, execute, acknowledge and deliver all such documents as shall be deemed necessary by my attorney in fact.

The rights, powers and authority of my said Attorney in Fact herein shall commence and be in full force and effect on the **27th day of July, 2007**; the authority conferred herein shall not be affected by disability, incompetency, or incapacity of said principal, **Jack K Clark, Jr**; and such rights, powers and authority shall remain in force and effect thereafter until **August 31, 2007**. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death shall be binding upon me, my heirs, assigns and personal representatives.

IN WITNESS WHEREOF, as Principal, I have signed this Specific Limited Power of Attorney at

9 Highway 43 South, Saraland, AL 36571

_____, this the **27th** day of **July, 2007**, and I have directed that photocopies of this power be made which shall have the same force and effect as the original.

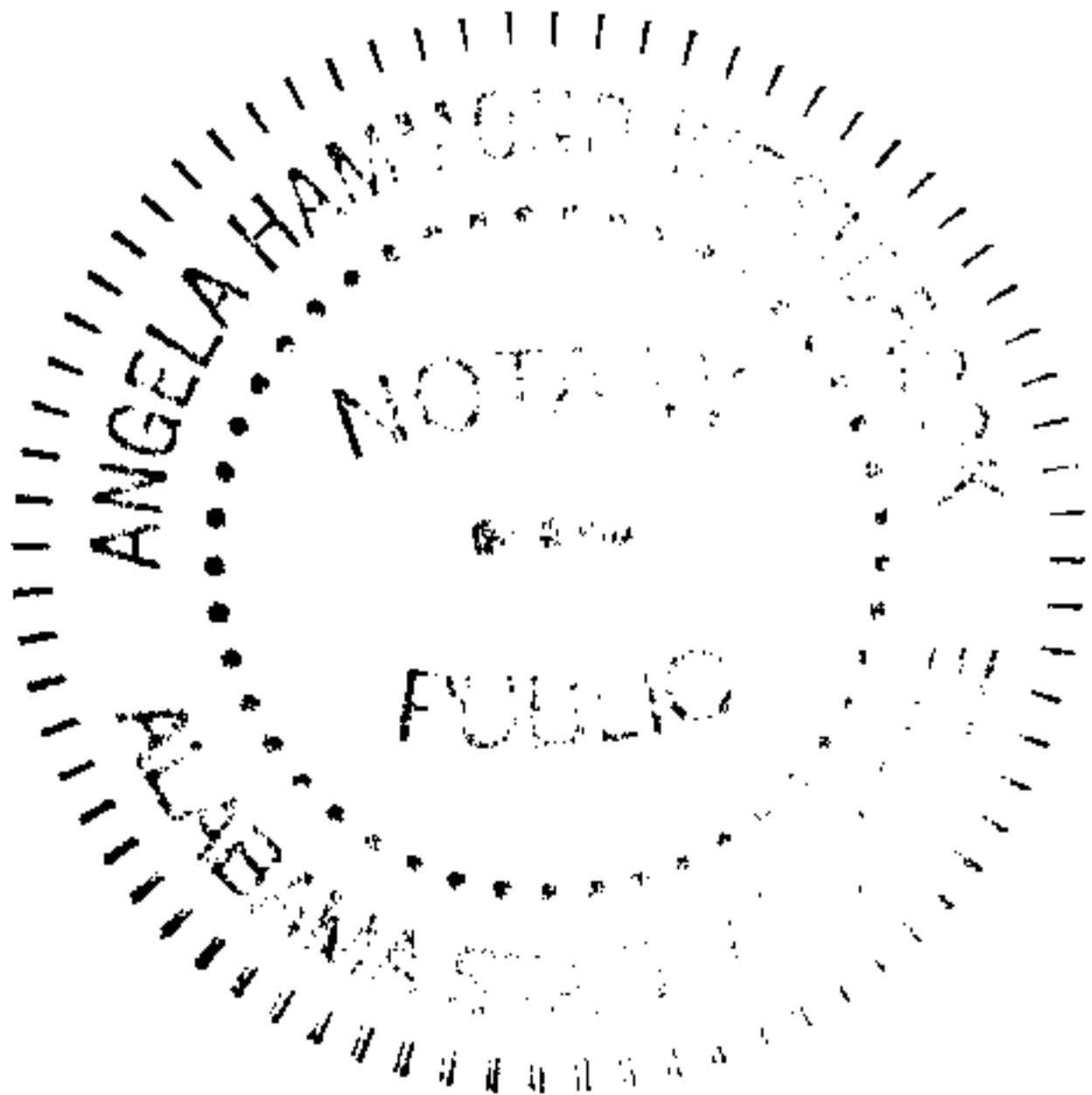
Jack K. Clark, Jr.
Jack K Clark, Jr

STATE OF ALABAMA)
)
Mobile COUNTY)

ACKNOWLEDGEMENT

I, the below signed, a Notary Public in said State and County, hereby certify that **Jack K. Clark, Jr**, whose name is signed to the foregoing Specific Limited Power of Attorney and who is known to me, acknowledged before me on this day that, being informed as to the contents of said Specific Durable Power of Attorney, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 27th of **July, 2007**.



Angela H. Hambrick
Notary Public
My Commission Expires: 06/14/2010