

Prepared by and when recorded

Indexing Instructions: (See Attached)

Return to:

First South Farm Credit, ACA

Post Office Box 3288

Oxford, Alabama 36203

Attn: Jerry Lex Brown, Jr.

Phone: (256) 831-6778

20070904000413770 1/3 \$17.00
Shelby Cnty Judge of Probate, AL
09/04/2007 09:35:20AM FILED/CERT

LIMITED POWER OF ATTORNEY

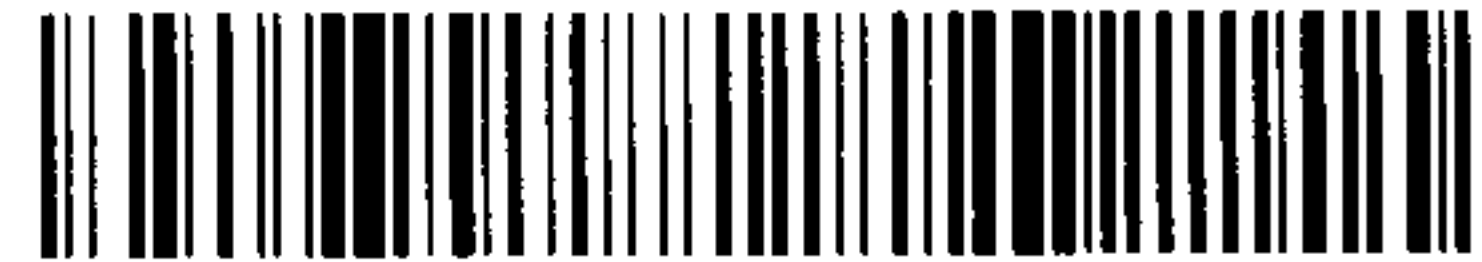
WHEREAS, First South Farm Credit, ACA (the "Participant")
has entered into a Certificate of Participation dated August 30, 2007, pursuant to which the Participant
purchased from Oxford-University Bank (the "Originator") a 100%
participation in Loan No. 092 001 994921-01 to Aftab A. Khan
(the "Borrower") in the original principal amount of \$581,675.00 (the "Loan"); and

WHEREAS, the Loan is secured in whole or in part by the real estate more particularly described in Exhibit
A hereto, together with any and all improvements, fixtures, equipment, timber or minerals located thereto.

WHEREAS, the Originator desires to appoint the Participant as its agent and attorney-in-fact to act for the
Originator and on its behalf in all matters relating to the Loan.

KNOW ALL MEAN BY THESE PRESENTS, that the Originator hereby designates and appoints the
Participant, who has this date purchased a 100% participation interest in the Loan as its exclusive agent and
attorney-in-fact to act for it and on its behalf in all matters relating to the Loan. The Participant is hereby authorized
and empowered by the Originator to take all actions and execute any and all documents related to the Loan for and
on behalf of the Originator, having the effect as the Originator's official act and deed, including, without limitation,
the following:

- a. make or consent to any amendments in the terms and conditions of the Loan, or in the terms of the
note or notes evidencing the Loan, or in any security instrument securing the Loan or any other documents executed
in connection with the Loan;
- b. waive or release any claim against any obligor under the Loan;
- c. make or consent to any release, subordination, substitution or exchange of any collateral securing
the Loan;
- d. accelerate payment under the Loan and/or under any note or notes evidencing the Loan;
- e. commence or consent to the commencement of any type of collection proceeding against any
obligor of the Loan;
- f. seize, sell, transfer, assign, foreclose or attempt to exercise against the Loan or any collateral
securing the Loan;
- g. to take any action as the Participant deems necessary to secure or otherwise protect the
Originator's and the Participant's interest in any collateral securing the Loan ; or
- h. execute such assignments, terminations, releases, modifications, amendments and other
instruments and documents as may be necessary or appropriate with respect to the Loan.



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WITNESS MY SIGNATURE, on this the 30th day of August, 2007.

ORIGINATOR:

Oxford-University Bank

By: [Signature]

Its: EVP

STATE OF Mississippi

COUNTY OF Lafayette

Personally appeared before me, the undersigned authority in and for the said parish and state, on this 30 day of August, 2007, within my jurisdiction, the within named Steve White, duly identified before me, who acknowledged that he or she is EVP of Oxford University Bank, the Originator of the above-referenced Loan, and for and on behalf of said corporation, and as its act and deed, he or she executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

[Signature]
NOTARY PUBLIC

My Commission expires:

MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES JULY 7, 2010
BONDED THROUGH STEADFAST NOTARY SERVICE
(Affix official seal)

Exhibit A to Limited Power of Attorney

Real Property Description



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EXHIBIT A

A parcel of land situated in the N ½ of Section 30, Township 19 South, Range 3 East, Shelby County, Alabama, and being more particularly described as follows; Commence at the NW corner of above said Section 30; thence North 86 degrees 22 minutes 11 seconds East, a distance of 659.97 feet to the POINT OF BEGINNING; thence North 85 degrees 53 minutes 03 seconds East, a distance of 847.50 feet; thence North 86 degrees 31 minutes 07 seconds East, a distance of 1,111.16 feet; thence North 87 degrees 14 minutes 14 seconds East, a distance of 854.86 feet; thence North 88 degrees 43 minutes 58 seconds East, a distance of 847.94 feet; thence North 88 degrees 19 minutes 22 seconds east, a distance of 306.33 feet; thence South 02 degrees 34 minutes 36 seconds East, a distance of 1,164.55 feet to a point on the northerly R.O.W. line of Shelby County Highway 62, 80' ROW; thence South 87 degrees 04 minutes 07 seconds West and along said ROW line a distance of 1,502.59 feet to the beginning of a curve to the left, having a radius of 1,137.26 feet a central angle of 22 degrees 08 minutes 28 seconds and subtended by a chord which bears South 77 degrees 18 minutes 38 seconds West, and a chord distance of 436.75 feet; thence along the arc of said curve and said ROW line a distance of 439.48 feet to a reverse curve to the right, having a radius of 914.93 feet, a central angle of 36 degrees 34 minutes 55 seconds and subtended by a chord which bears South 86 degrees 24 minutes 59 seconds West and a chord distance of 574.29 feet; thence along the arc of said curve and said ROW line a distance of 584.15 feet; thence North 75 degrees 19 minutes 00 seconds West and along said ROW line, a distance of 75.10 feet to the beginning of a curve to the left, having a radius of 1,472.39 feet, a central angle of 17 degrees 54 minutes 01 seconds and subtended by a chord which bears North 84 degrees 16 minutes 00 seconds West and a chord distance of 458.13 feet; thence along the arc of said curve and said ROW line a distance of 460.00 feet; thence South 86 degrees 47 minutes 00 seconds West and along said ROW line, a distance of 981.98 feet; thence North 00 degrees 14 minutes 13 seconds West, and leaving said ROW line, a distance of 1,164.88 feet to the POINT OF BEGINNING.

According to the survey of Rodney Shiflett, Al. Reg. #21784, dated August 13, 2007.