

SPECIAL DURABLE POWER OF ATTORNEY

I, Sally L. Edwards, of 5245 Kirkwall Lane, City of Birmingham, County of Shelby, State of Alabama, do hereby appoint Lucy C. Edwards, of 5303 Harvest Ridge Lane, City of Birmingham County of Shelby, State of Alabama, as my lawful attorney-in-fact, for me in my name, place, and stead, and for my use and benefit:

To refinance the real property located at 6700 Cahaba Valley Road, Birmingham, Alabama 35242 more particularly described as follows:

See legal description attached as Exhibit "A"

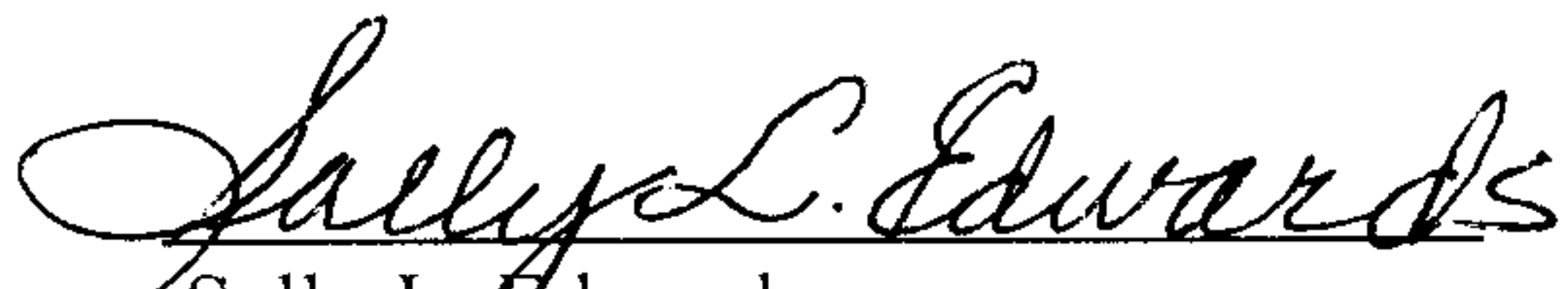
for such price and on such terms and conditions as **she** shall deem proper, including the execution of any and all documents necessary to complete the loan in the amount of \$390,000.00 with Central State Bank, such as, but not limited to notes, mortgages, statements required by the Federal Truth-in-Lending law, FHA or VA Forms, disclosure statements, RESPA forms, FNMA 1009, loan modification agreements for the purpose of increasing the interest charged on any loans being assumed, and any and all other documents appropriate to complete the closing of the purchase of the above described property.

To enter into any contract or contracts for the Refinance of said premises, or any part thereof, with such persons and on such terms as **she** shall in **her** discretion elect and to execute, acknowledge, and deliver any such contracts or documents that may be required for acquisition of said property or any part thereof or of any interest therein.

GIVING AND GRANTING, unto said attorney full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in aid and exemplification of the full, complete, and general power herein granted, and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be bringing on myself, and my heirs, legal and personal representatives, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been actually received by my attorney. Further, this power of attorney shall not be affected by disability, incompetency, or incapacity of the principal it being my intention this document constitutes a special durable power of attorney.

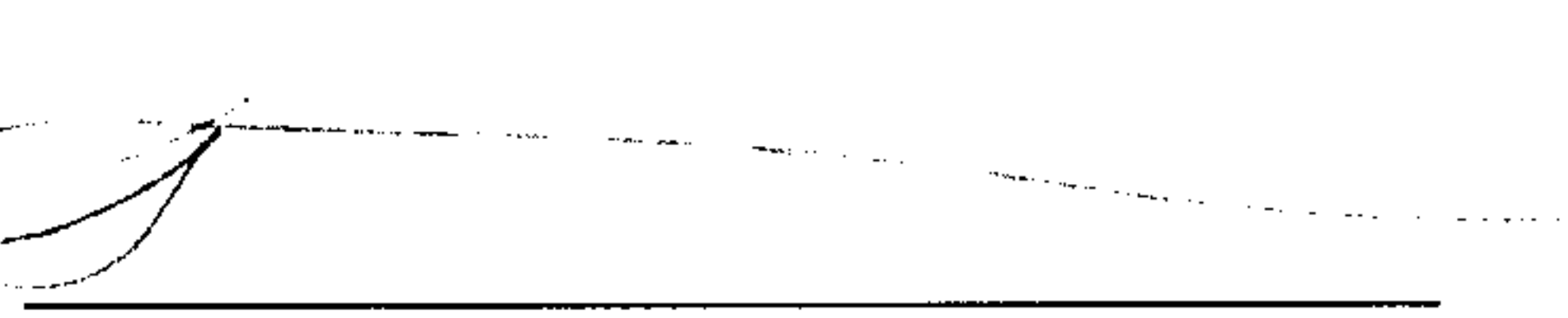
IN WITNESS WHEREOF, I have hereto set my hand and seal this the 29th day of November, 2007.


Sally L. Edwards

State of Alabama
County of Shelby

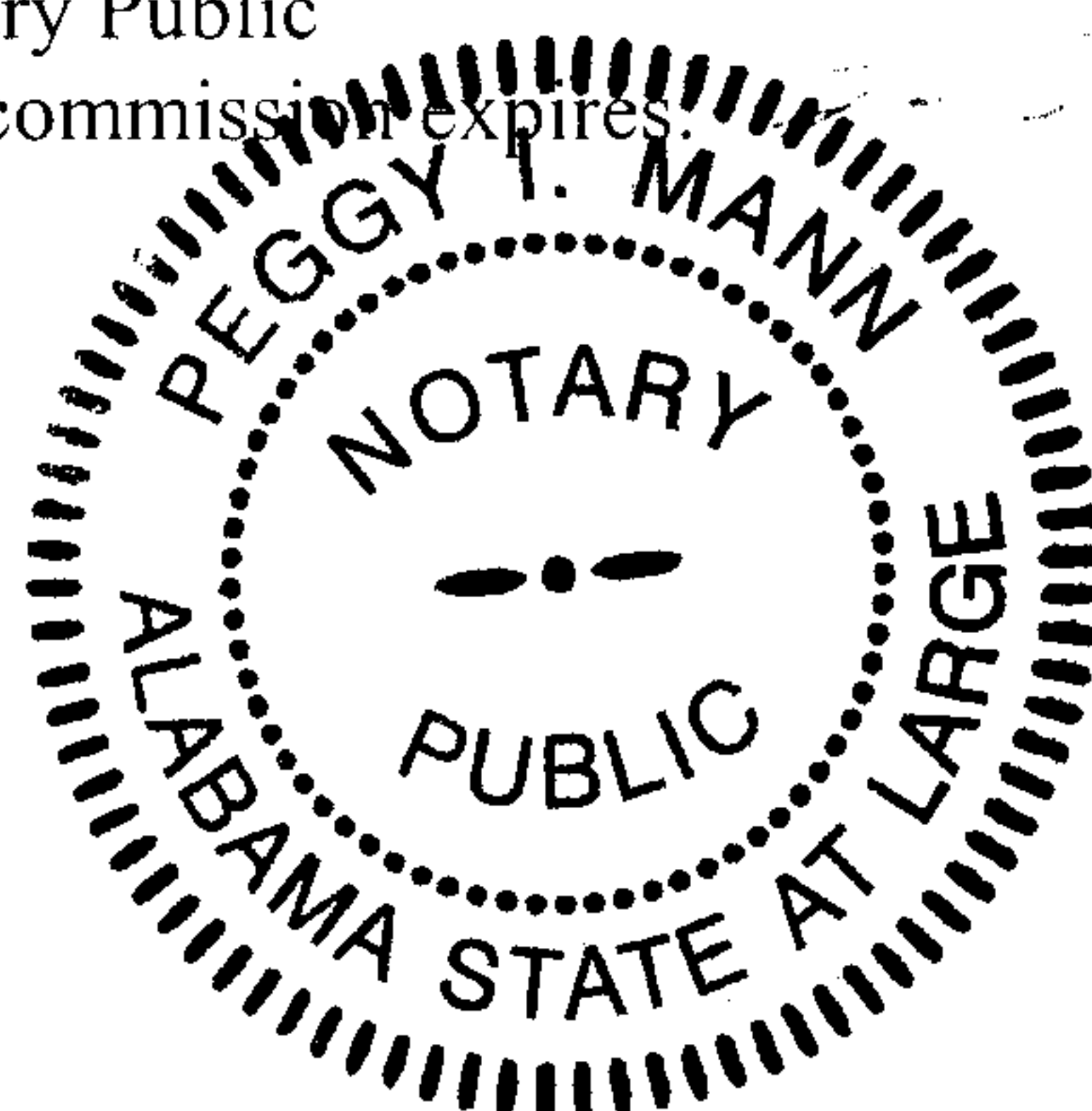
I, the undersigned, in and for said County in said State, hereby certify that Sally L. Edwards, whose name is signed to the foregoing Special Durable Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of the Special Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 29th DAY OF NOVEMBER, 2007.


Notary Public

My commission expires.

PEGGY I. MANN
COMMISSION EXPIRES FEB 5, 2011



SP

EXHIBIT "A"

Two parcels of land situated in the SE 1/4 of the NE 1/4 of Section 6, Township 19 South, Range 1 West, Shelby County, Alabama, and being more particularly described as follows:

Parcel A:

Commence at the NW corner of above said 1/4 - 1/4, said point being the Point of Beginning; thence North 90°00'00" East along the 1/4 - 1/4 line, a distance of 666.79 feet (Map) to a point lying on the Northwesternly ROW line of Alabama Highway #119 (80 foot ROW); thence South 45°48'00" West and along said ROW a distance of 97.87 feet (Map) to a point, said point being the beginning of a non tangent curve to the left, having a radius of 3,481.08 feet, a central angle of 05°51'21", and subtended by a chord which bears South 42°33'02" West and a chord distance of 355.63 feet; thence along the arc of said curve and said ROW, a distance of 355.78 feet; thence North 89°54'00" West and leaving said ROW, a distance of 359.78 feet (Meas.) 360.44 feet (Map); thence North 00°38'00" East, a distance of 329.61 feet (Map) to the Point of Beginning.

Parcel B:

Commence at the NW corner of above said 1/4 - 1/4, thence South 00°38'00" West, a distance of 329.61 feet (Map); thence South 89°54'00" East, a distance of 359.78 feet (Meas) 360.44 feet (Map) to a point lying on the Northwesternly ROW line of Alabama Highway #119 (80 foot ROW); thence South 87°32'32" East, a distance of 104.70 feet to a point on the Southeasterly ROW line of above mentioned road, said road being the Point of Beginning; thence South 89°28'49" East, a distance of 169.40 feet (Meas) 169.61 feet (Map); thence North 22°54'26" West, a distance of 61.17 feet (Meas) 61.0 (Map); thence North 57°31'12" West, a distance of 72.34 feet (Meas) 72.40 feet (Map) to a point on the Southeasterly ROW line above said road, said point also being the beginning of a non tangent curve to the left, having a radius of 3,401.08 feet, a central angle of 02°07'33", and subtended by a chord which bears South 42°04'31" West and a chord distance of 126.18 feet; thence along the arc of said curve and said ROW, a distance of 126.18 feet to the Point of Beginning.

Less and except any portion of subject property lying within a road right of way.