

STATE OF ALABAMA)
COUNTY OF SHELBY)

DURABLE SPECIAL POWER OF ATTORNEY FOR LOAN CLOSING

KNOW ALL MEN BY THESE PRESENTS: That,

I, SUSAN M. CHEATWOOD AKA SUSAN MARIE CHEATWOOD, of the City of Vincent, County of Shelby, State of Alabama, do by these presents make, constitute and appoint my husband, MARK CUBINE as my true and lawful agent and Attorney-in-Fact, to do and perform for me and in my name, place and stead, and for my use and benefit, to execute any and all documents necessary to refinance and mortgage the property located at 1371 HIGHWAY 468, VINCENT, ALABAMA, 35178 located in SHELBY County, Alabama. The powers granted shall include the power to execute and deliver any and all contracts, amendments to contracts, notes, mortgages, security agreements, affidavits, lien waivers, settlement statements, limited powers of attorney, etc. required to consummate the purchase and mortgaging of the subject property described below:

Begin at the Northeast corner of the SW 1/4 of the NE 1/4 of Section 13, Township 18 South, Range 2 East, being a 6" x 6" concrete post found; thence run South 89°10' West (magnetic bearing) along a fence line for a distance of 324.00 feet to an iron pin; thence turn an angle of 89°24'OO" to the left and run in a Southerly direction for a distance of 948.42 feet to an iron pin, being on the North right of way margin of County Highway No. 468; thence turn an angle of 112°31 to the left and run along the North right of way margin of said County Highway for a distance of 217.16 feet to an iron pin; thence turn an angle of 11°02'04" to the right and continue along said North right of way margin of said County Highway for a distance of 125.91 feet to an iron pin; thence turn an angle of 77°11'1O to the left and run Northerly for a distance of 523.32 feet to an iron pin; thence turn an angle of 13°47'50" to the right and run 91.84 feet to an iron pin; thence turn an angle of 23°50'03" to the left and run 234.50 feet to the point of beginning.

Said parcel is lying in the NE 1/4 of Section 13, Township 18 South, Range 2 East, Shelby County, Alabama.

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

My said Attorney-in-Fact is authorized to sign my name as my true and lawful Attorney-in-Fact in connection with the aforesaid transaction, and is also authorized to pay all expenses due by me in connection therewith. I further give and grant unto my said Attorney-in Fact full power to manage, handle and conduct all matters of my business necessary and proper relating to this particular real estate closing, and to execute in my name and deliver all legal papers and documents for me in my place and stead to the same extent that I might do or could do were I present in person, with full power of substitution and revocation, hereby ratifying and confirming all that my said Attorney-in-Fact shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal in accordance with state law.

The execution and delivery by my Attorney-in-Fact of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my Attorney-in-Fact's approval of the consideration therefore, and of the form and contents thereof, and that my Attorney-in-Fact deems the execution thereof on my behalf necessary or desirable.

IN WITNESS WHEREOF, I have hereunto set my kand and affixed my seal, on this the day of February, 2008.

SUSAN M. CHEATWOOD

STATE OF Alabama)
COUNTY OF DEFFESSION)

I, Mucke, the undersigned, a Notary Public in and for said County in said State, hereby certify that SUSAN M. CHEATWOOD whose name is signed to the foregoing Durable Special Power of Attorney for Loan Closing and who is known to me, acknowledged before me on this date, that, being informed of the contents of said Power of Attorney, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the day of February, 2008.

Notary Public

My Commission Expires: