

**POWER OF ATTORNEY TO MORTGAGE REAL ESTATE**

I, MICHAEL S. DRIGGERS, also sometimes known as MICHAEL STEVEN DRIGGERS, of Stafford County, Virginia, hereby appoint ROBERT O. DRIGGERS, of Shelby County, Alabama, my Attorney-in-Fact ("Agent") to act for me in my name as authorized in this document.

My Agent is authorized in his sole and absolute discretion:

To borrow such sum not exceeding \$340,000, at such rate of interest and on such terms he deems best, upon the security of the following described real property ("Property") in Shelby County, Alabama:


Lot 32, according to the Survey of Marwood, 2<sup>nd</sup> Sector, as recorded In Map Book 10, Page 16, in the Probate Office of Shelby County, Alabama.

Address: 205 Marwood Drive, Birmingham, AL 35244

To sign and acknowledge a mortgage on the Property, sign a mortgage note evidencing the debt, and deliver both documents to and in the form required by the mortgage lender.

To sign, acknowledge and deliver other documents and comply with requirements for closing this mortgage loan and purchase of the Property.

Signed this 30 day of JULY, 2008.


  
MICHAEL S. DRIGGERS

STATE OF VIRGINIA)  
STAFFORD COUNTY)

I, the undersigned, a Notary Public for this State and County, hereby certify that MICHAEL S. DRIGGERS, whose name is signed to this Power of Attorney To Mortgage Real Estate, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he executed it voluntarily on the day the same bears date.

Given under my hand and official seal this 30<sup>th</sup> day of July, 2008.

This instrument prepared by:  
Robert O. Driggers  
Attorney At Law —

  
NOTARY PUBLIC  
Commission Expires: 10 Jun 2010