

STATE OF ALABAMA

JEFFERSON COUNTY

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, Scott D. Walker residing at 1900 Richard Jones Road, Unit T6, Nashville, TN 37215, hereby make, constitute and appoint Cindy Simpson Lucas, as my true and lawful attorney, to act in and conduct for me, in my name, place and stead to do and execute the following acts, deed and things on the 8th day of December, 2008:

(a) To sell, exchange and dispose of the real estate which is located at 2000 Hunters Run, Birmingham, AL 35244 which is more particularly described as follows:

Lot 248, according to the Survey of Ninth Addition, Riverchase Country Club Residential Subdivision, as recorded in Map Book 8, Page 46, in the Probate Office of Shelby County, Alabama.

to Robert J. Ginhams and Erica Jayne Wotten-Ginhams for the sales price of \$240,000.00, said purchaser to execute a mortgage loan to Renasant Bank in the amount of \$192,000.00, and to execute any contract, conveyances, or other instruments whatsoever, with full covenants of warranty;

(b) To demand, recover, and receive, all and any sums of money, debts or effect, due, payable, coming or becoming due on account of such sale of the hereinabove described real property;

(c) To generally do and perform all matters and things, transact all business, make, execute and acknowledge all contracts, orders, deeds, other conveyances, mortgages, leases and to execute all other instruments of every kind which may be necessary or proper to effectuate all powers hereinabove specifically granted, or any other matter or thing appertaining to the sale of said hereinabove described real property, with the same full powers, and to all intents and purposes, with the same validity as I could, if personally present (giving and granting unto my said attorney, full power to substitute one or more attorneys under her, and the same at her pleasure to revoke); and hereby ratifying and confirming whatsoever my said attorney shall and may do, by virtue hereto;

(d) The powers herein granted to my said Attorney-in-Fact shall be exercisable by her on the 8th day of December, 2008 and shall remain in effect for six (6) months after the closing and disbursement to facilitate the execution of any further documentation which may be required in regard to this sale;

THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY MY DISABILITY, INCOMPETENCY OR INCAPACITY AND MAY BE EXERCISED NOTWITHSTANDING ANY SUCH DISABILITY, INCOMPETENCY OR INCAPACITY AND NOTWITHSTANDING ANY UNCERTAINTY AS TO WHETHER I AM DEAD OR ALIVE.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on
this 2nd day of December, 2008.



Scott D. Walker

STATE OF TENNESSEE

DAVIDSON COUNTY

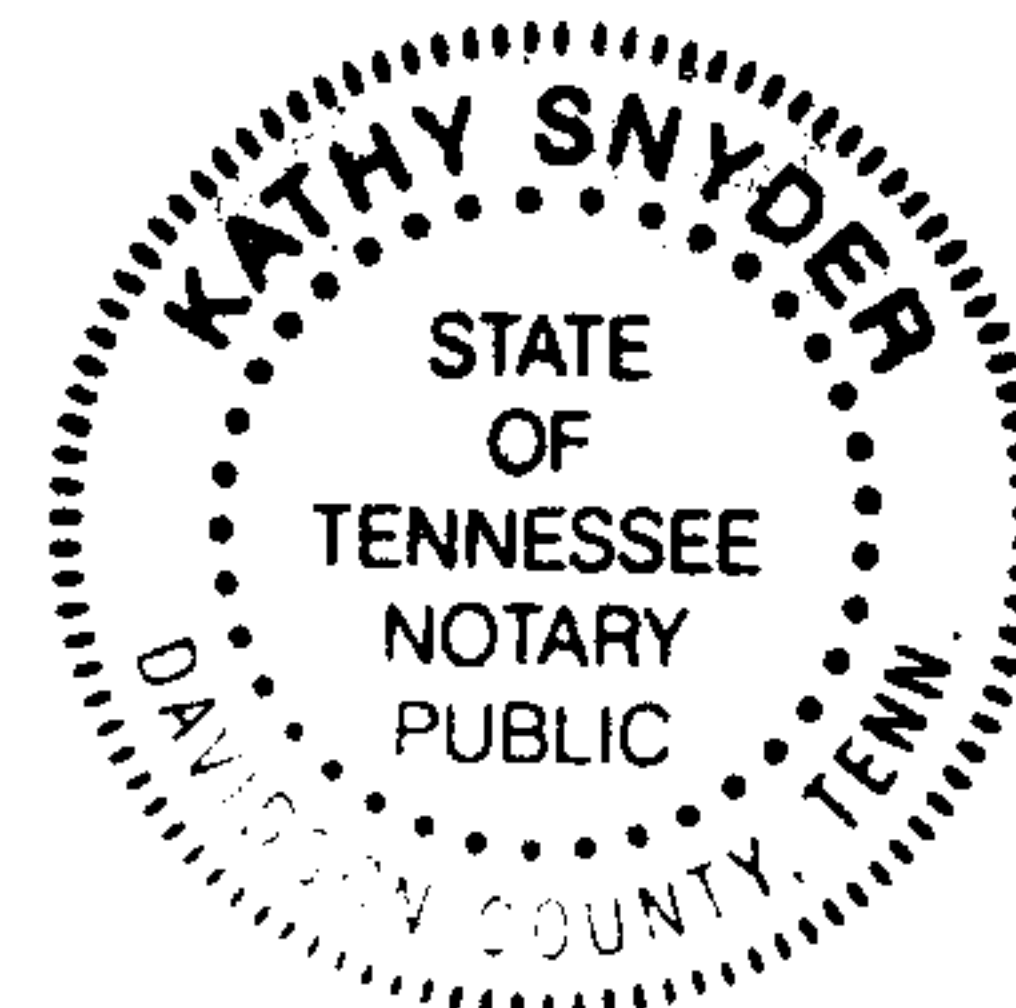
I, the undersigned, a Notary Public in and for said County,
in said State, hereby certify that Scott D. Walker whose name is
signed to the foregoing instrument, and who is known to me,
acknowledged before me on this day, that, being informed of the
contents of the instrument he executed the same voluntarily on the
day the same bears date.

Given under my hand and official seal this 2 day of
December, 2008.


NOTARY PUBLIC
Affix Notarial Seal

My commission expires:

THIS INSTRUMENT WAS PREPARED BY:
David F. Ovson, Attorney at Law
1130 South 22nd Street, Suite 4800
Ridge Park Building, Suite 4800
Birmingham, Alabama 35205



My Commission Expires JAN. 3, 2011



20081211000463210 2/2 \$14.00
Shelby Cnty Judge of Probate, AL
12/11/2008 12:18:39PM FILED/CERT