

SPECIFIC POWER OF ATTORNEY

I, James O. Rice, address of 112 Setting Sun Lane, Alabaster, Alabama 35007, do hereby appoint Lesa T. Rice of Alabaster, Alabama, my true and lawful Attorney in Fact, for me and in my name, place, and stead, and for my use and benefit:

To execute on my behalf as mortgagor, all related documents on the real property located at Shelby County, Alabama, particularly described as:

LOT 12, SECTOR 3, ACCORDING TO THE SURVEY OF APACHE RIDGE, SECTORS 2 AND 3, AS RECORDED IN MAP BOOK 16, PAGE 60, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA

To execute a mortgage and note and all other related documents for the loan on the above described property to Regions Bank D/B/A Regions Mortgage and to sign, execute, and deliver, in my name or otherwise, such instruments as may be required in connection with the loan of subject property and to do such other acts as I might or could do in closing the loan on the aforementioned property.

I further give and grant unto my said attorney in fact full power and authority to do and perform every act necessary and proper to be done in the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by virtue hereof.

This power of attorney is granted for a period of one (1) month and shall become effective on the 16th day of June, 2009.

Executed this 12th day of June, 2009.

WITNESS:

Phyllis Parker

James O. Rice
James O. Rice

ADDRESS 2028 Shady Crest Dr
Hoover, AL 35216

STATE OF Alabama
COUNTY OF Shelby

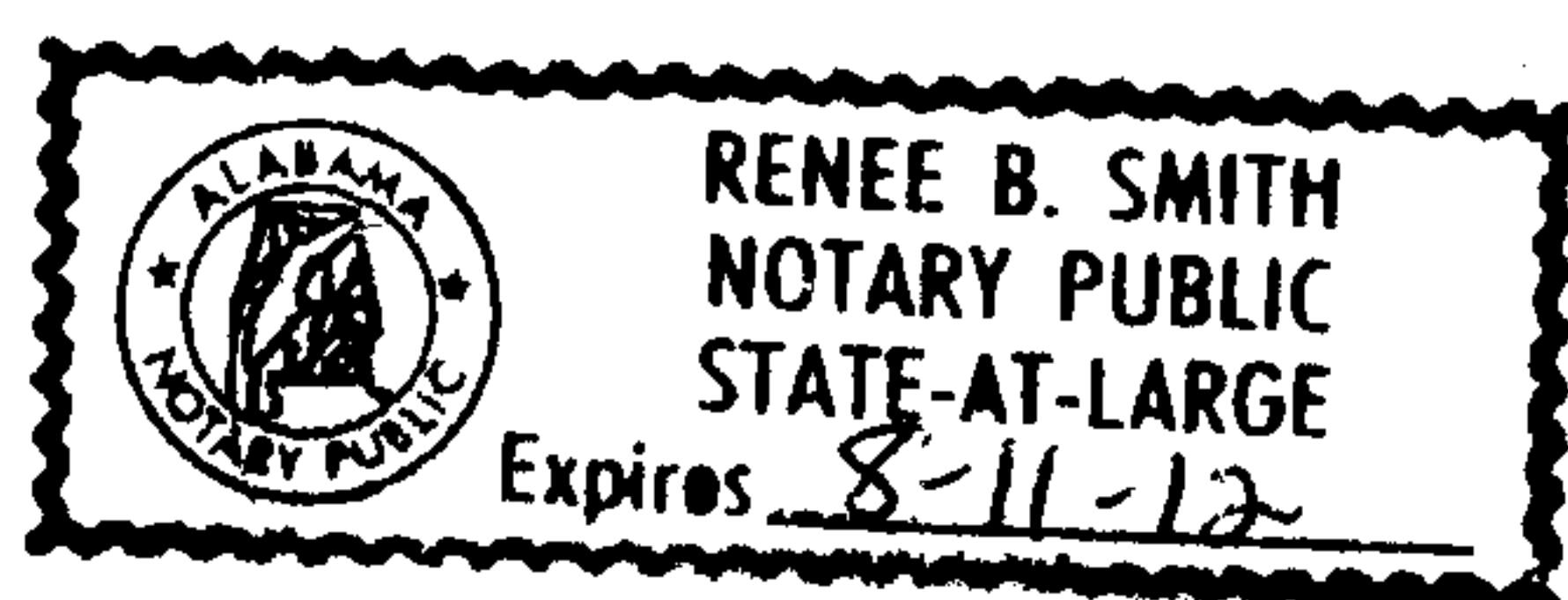
I, the undersigned, a Notary Public in and for said county and said state, hereby certify that James O. Rice, whose name(s) are signed to the foregoing instrument, and who are known to me, acknowledged before me that, being informed of the contents of the instrument have executed the same voluntarily and as their act on the day the same bears date.

Given under my hand and seal office this the 12th day of June, 2009.

Renee B. Smith

Notary Public

My Commission Expires: 8-11-12



Prepared by: Jeremy L. Parker
1560 Montgomery Hwy, Suite 205
Hoover, Alabama 35216