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Shelby Cnty Judge of Probate, AL  
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**STATE OF ALABAMA**

**COUNTY OF SHELBY**

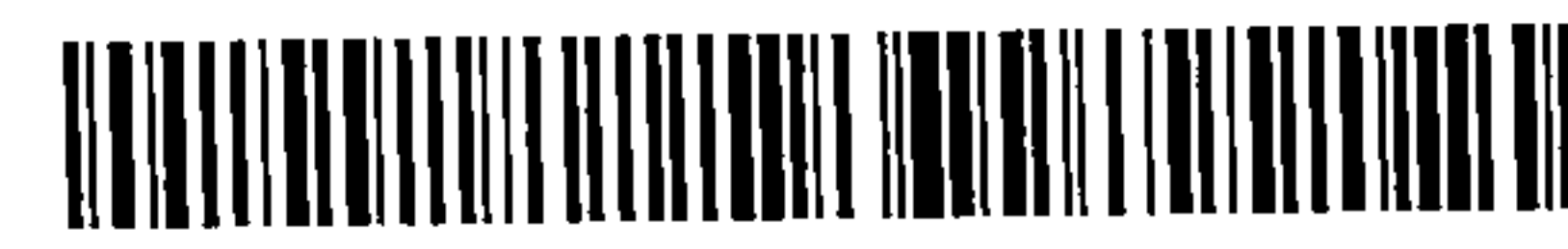
**DURABLE POWER OF ATTORNEY**

*KNOW ALL MEN BY THESE PRESENCE*, which are intended to constitute a Durable Power of Attorney, that I, JOANN POSEY, the undersigned of SHELBY County, Alabama, do hereby make, constitute and appoint Lenora Mckenzie - Watford of PG County, Maryland, my true and lawful Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit:

To exercise or perform any act, power, duty, right or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business, property, (whether real or personal, tangible or intangible);

To request, ask, demand, sue for, recover, collect, receive and hold and possess all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, devises, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension and retirement benefits, insurance benefits and proceeds, any and all documents of title, choses in action, personal property, tangible and intangible property and property rights, and demands whatsoever, liquidated or unliquidated, as now are, or shall hereafter become, owned by me, or due, owing, payable, or belonging to, me or in which I have or may hereafter acquire interest, to have, use, and take all lawful means and equitable and legal remedies, procedures, and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to make, execute, and deliver for me, on my behalf, and in my name, all endorsements, acquittances, releases, receipts, or other sufficient discharges for the same;

To lease, purchase, exchange, and acquire, and to agree, bargain, and contract for the lease,



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purchase, exchange, and acquisition of, and to accept, take, receive, and possess any real or personal property whatsoever, tangible or intangible, or interest therein, on such terms and conditions, and under such covenants, as my said Attorney-in-Fact shall deem proper;

To maintain, repair, improve, manage, insure, rent, lease, sell, convey, subject to liens, mortgage, subject to deeds of trust, and hypothecate, and in any way or manner deal with all or any part of any real or personal property whatsoever, tangible or intangible, or any interest therein, that I now own or may hereafter acquire, for me, in my behalf, and in my name and under such terms and conditions, and under such covenants, as my said Attorney-in-Fact shall deem proper;

To conduct, engage in, and transact any and all lawful business of whatever nature or kind for me, on my behalf, and in my name;

To make, receive, sign, endorse, execute, acknowledge, deliver, and possess such applications, contracts, agreements, options, covenants, conveyances, deeds, trust deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, letters of credit, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of, banks, savings and loan associations, credit unions, or other financial institutions or associations, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, liens, judgments, security agreements and other debts and obligations and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted;

And if my estate is sufficiently ample to provide for the purposes implicit herein, to make gifts to my family, to charity and for other objects as I might have been expected to make, in amounts which do not exceed in total for any calendar year twenty (20%) percent of the income of my estate for that year.





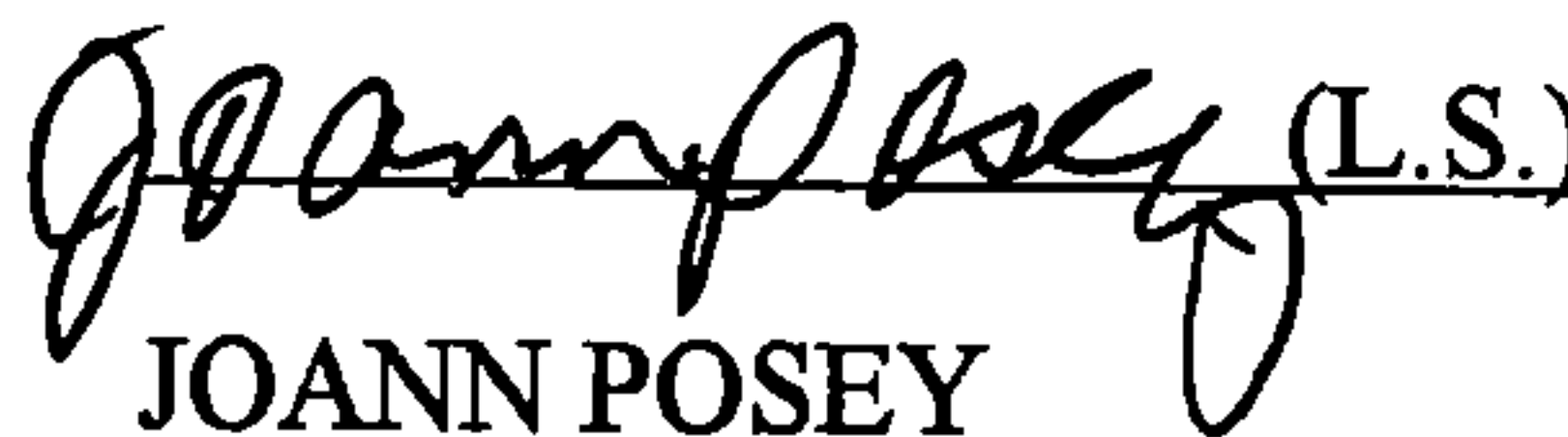
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I grant to my said Attorney-in-Fact full power and authority to do, take, and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said Attorney-in-Fact, or my said Attorney-in-Fact's substitute, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

This instrument is to be construed and interpreted as a durable and general power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it, limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to my said Attorney-in-Fact.

The rights, powers and authority of my said Attorney-in-Fact herein shall commence and be in full force and effect on the date upon which this Power of Attorney is executed; the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, Joann Posey; and such rights, powers and authority shall remain in full force and effect thereafter until the death of the said Joann Posey or until this instrument is revoked by me in writing. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death or my written revocation shall be binding upon me, my heirs, assigns and personal representatives.

**IN WITNESS WHEREOF**, as Principal, I have signed this Durable Power of Attorney, at ~~St.~~ Clair County, Alabama, on this Monday, July 12, 2004 and I have directed that Photographic copies of this power be made which shall have the same force and effect as an original.

 (L.S.)  
JOANN POSEY

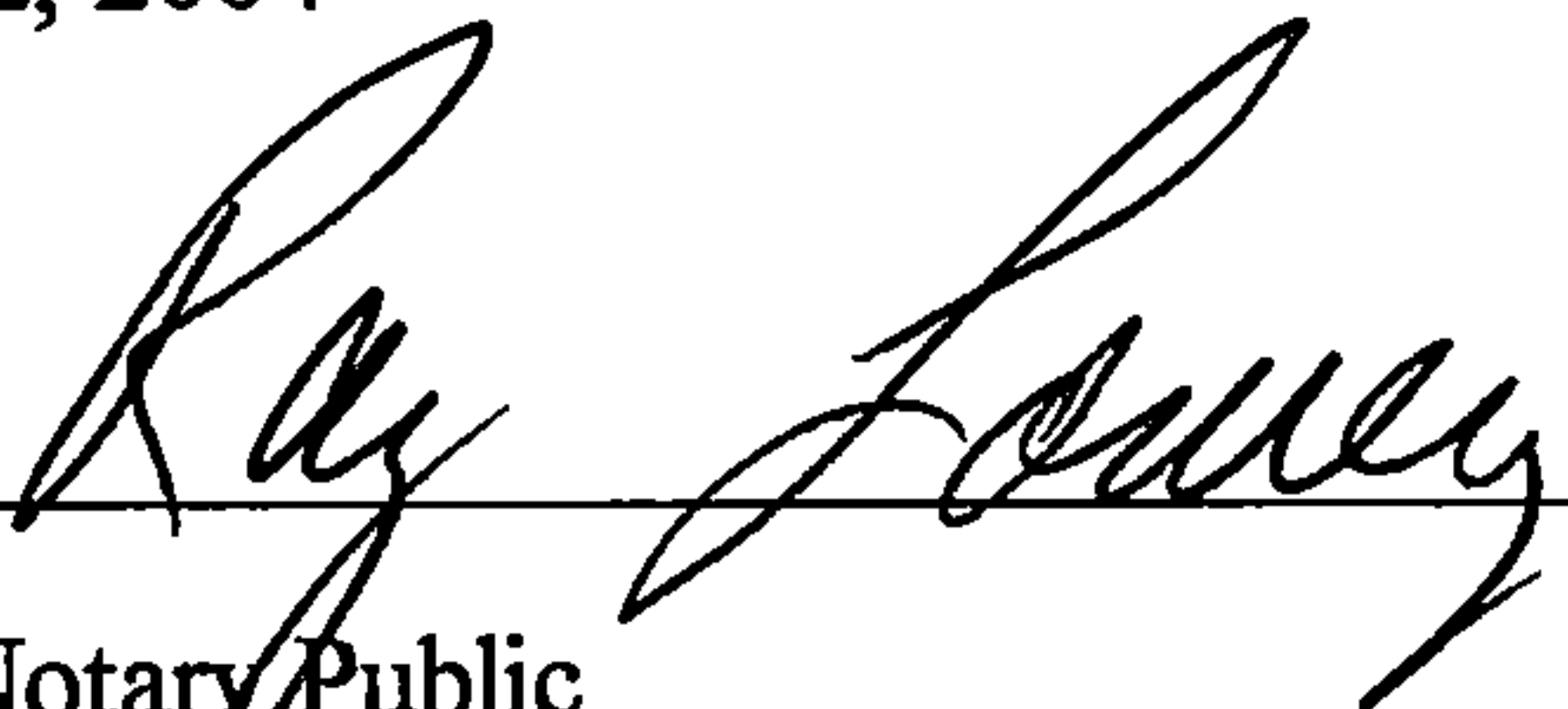


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**STATE OF ALABAMA  
COUNTY OF ST. CLAIR**

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that JOANN POSEY, whose name is signed to the foregoing Durable Power of Attorney and who is known to me, acknowledged before me on this date that, being informed of the contents of said Power of Attorney, said JOANN POSEY executed the same voluntarily on the date the same bears date.

Given under my hand and official seal Monday, July 12, 2004

  
\_\_\_\_\_  
Notary Public

THIS INSTRUMENT PREPARED BY:  
Ray Lowery  
Attorney At Law  
34 Comer Avenue  
Pell City, Alabama 35125  
Phone: 205-338-9483