

STATE OF ALABAMA
COUNTY OF SHELBY

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Lorena N. Marshall, herewith nominate, constitute and appoint Sherrie Aliazzo-Viars, of Birmingham, Alabama, my true and lawful attorney for me and in my name, place and stead to:

Buy, purchase and encumber the property described as Lot 13, Block n/a, in Section n/a, shown on the plat of Willow Cove, Phase 2, located at the address of 109 Willow Cove Dr., Calera, AL 35040 with a contract sales price of \$ 89,900.00, which I will occupy with my family as my residence, and in this connection, to execute in my name and behalf such papers, including if necessary the use of all or any portion of my VA Entitlement and documents as may be required to obtain and consummate a loan guaranteed and/or insured by the Veterans Administration or the Federal Housing Administration or otherwise, including Deed of Trust, Deed of Trust Note, Loan Settlement Statements, Certificate of Occupancy, statements required by the Federal Truth-In-Lending laws, and any and all other papers necessary or proper to obtain and consummate said loan in the amount of \$ 91,650.00.

My being classified as "missing in action," "prisoner," or "prisoner of war" shall not be interpreted as constituting notice of my death nor operate to terminate or revoke this Special Power of Attorney, but the same shall continue to remain valid and in full force and effect; and my incapacity in any other respect likewise shall not terminate or revoke this Special Power of Attorney, but this Special Power of Attorney shall terminate and become null and void on the 1st day of July, 2000.

This Special Power of Attorney is specifically limited to the above purposes.

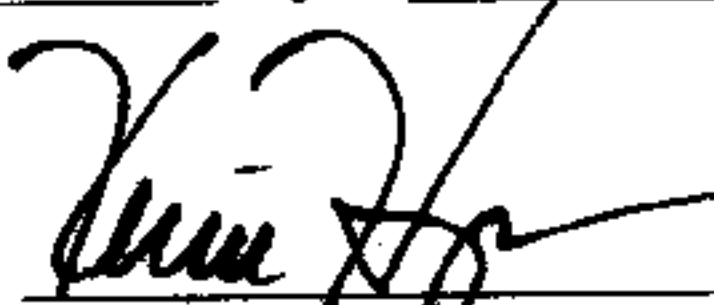
IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 16th day of June, 2000.


LORENA N. MARSHALL

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in said County and said State, hereby certify that Lorena N. Marshall, who is known to me, acknowledged before me that, being informed of the contents of the Special Power of Attorney, executed the same voluntarily on the day the same bears date.

Witness my hand and official seal this the 16th day of June, 2000.


NOTARY PUBLIC
Commission Expires: 11/15/00

Instrument Prepared by:

KEVIN HAYS & ASSOCIATES, P.C.
100 CONCOURSE PKWY, SUITE 101
BIRMINGHAM, AL 35244
PH (205) 733-1207

07/06/2000-22536
10:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
Inst # 2000-22536

001 WMS 8.50