DURABLE POWER OF ATTORNEY

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS THAT I, JUDY E. MASON, (hereinafter "Principal") a resident of Helena, Alabama, have made, constituted and appointed and by these presents do make, constitute and appoint RONALD W. MASON, my true and lawful agent as my attorney-in-fact (hereinafter "Agent") to do and perform each and every act, deed, matter and thing as hereinafter specifically enumerated to all intents and purposes as I might or could do in my own proper person if personally present, the following specifically enumerated powers, namely to execute on my behalf all related documents necessary to close the refinance of and to execute any documents required by FLAGSTAR BANK, FSB, its successors and/or assigns, (the Lender), including but not limited to a Promissory Note. Mortgage, and any other documents relative to the refinance of the property located at 128 Chestnut Lane, Helena, Alabama 35080 more specifically described as follows:

Lot 8, according to the Survey of Chestnut Glenn, as recorded in Map Book 10, Page 103, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal.

IN WITNESS WHEREOF, I have executed this special durable power of attorney in two counterparts and I have directed that photostatic copies of this power of attorney be made which shall have the same effect as an original.

Dated this 26th day of October, 2000.

JUDY E. MASON

Principal

STATE OF The)

Inst # 2000-38185

11/03/2000-38185
09:56 AM CERTIFIED
SHELBY COUNTY JUNGE OF PROPATE
11.00

On this 26TH day of OCTOBER, 2000, I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that JUDY E. MASON, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me that, being informed of the contents of the instrument, she executed the same voluntarily and as her act on the day the same bears date.

Given under my hand and seal of office this the 26TH day of October, 2000.

NOTARY PUBLIC

My Commission Expires:

11-9-2001

GENERAL NOTARY-State of Nebraska
LEANORE A. SEABACK
My Comm. Exp. Nov. 9, 2001