

SPECIFIC DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)

COUNTY OF SHELBY)

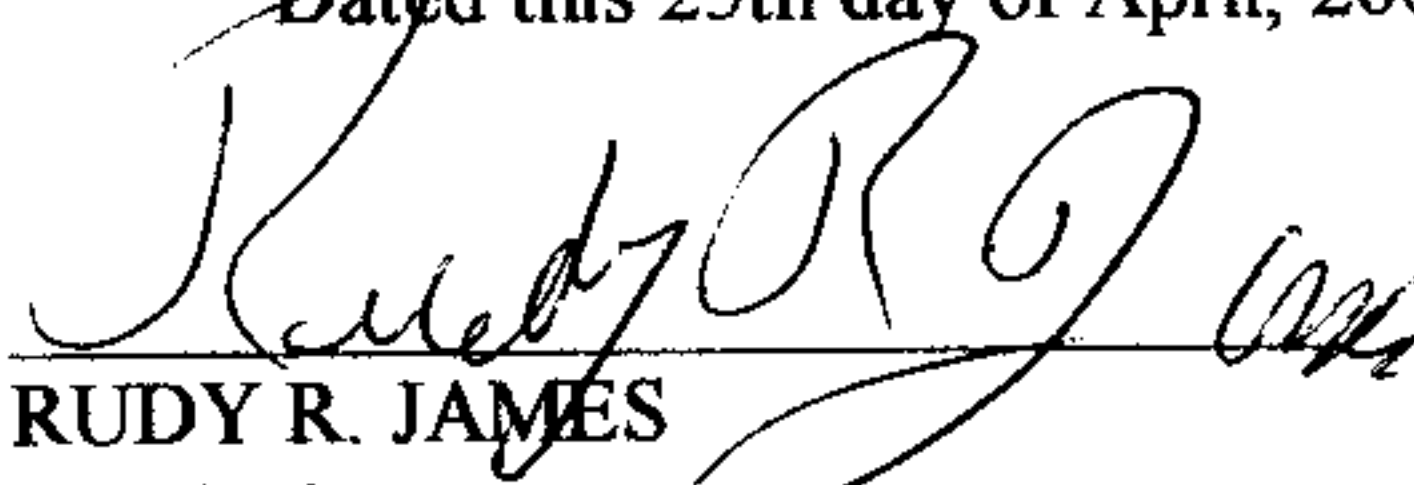
KNOW ALL MEN BY THESE PRESENTS THAT I, RUDY R. JAMES,(hereinafter "Principal") a resident of Birmingham, Alabama, have made, constituted and appointed and by these presents do make, constitute and appoint LINDA G. JAMES, my true and lawful agent as my attorney-in-fact (hereinafter "Agent") to do and 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 purchase of and to execute any documents for required by SOUTHTRUST MORTGAGE CORPORATION, its successors and/or assigns,(the Lender) for a 15 Year Conventional Fixed Rate Loan in the amount of \$401,300.00 with an interest rate of 7.125%, including but not limited to a Settlement Statement, Promissory Note, Mortgage, and any other documents relative to the refinance of the property located at 3569 Shandwick Place, Birmingham, AL 35242 more specifically described as follows:

The property as described on Exhibit "A" attached hereto and incorporated herein by this reference.

This power of attorney shall not be affected by disability, incompetence, 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 photo static copies of this power of attorney be made which shall have the same effect as an original.

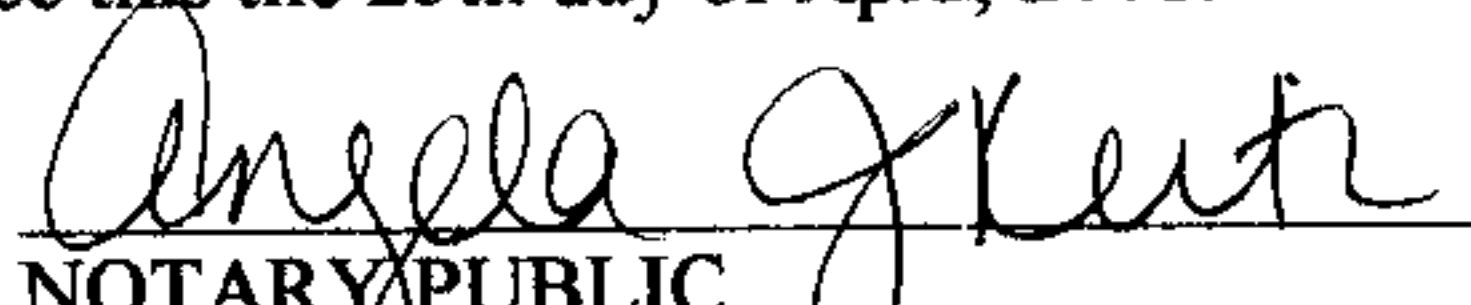
Dated this 25th day of April, 2001.


RUDY R. JAMES
Principal

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

On this 25TH day of April, 2001, I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Rudy R. James, 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, he executed the same voluntarily and as his act on the day the same bears date.

Given under my hand and seal of office this the 25th day of April, 2001.


NOTARY PUBLIC
My Commission Expires: 9-9-02

Inst # 2001-17586

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SHELBY COUNTY JUDGE OF PROBATE
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EXHIBIT "A"

Lot 43, according to the Survey of Greystone, 1st Sector, Phase 1, as recorded in Map Book 14, page 91 A & B, in the Probate Office of Shelby County, Alabama.

Together with the non-exclusive easement to use the private roadways, common areas and Hugh Daniel Drive, all as more particularly described in the Greystone Residential Declaration of Covenants, Conditions and Restrictions dated 11-6-90 and recorded in Real 317, page 260, in the Probate Office of Shelby County, Alabama, and all amendments thereto (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

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