

STATE OF ALABAMA
COUNTY OF SHELBY

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, NANCY HOWZE, a legal resident of Mexico, have this day made, constituted and appointed and by these presents do make, constitute and appoint WILLIAM RAYFORD HIBBERTS, JR. my true and lawful attorney in fact, and in my name to act as follows:

GIVING AND GRANTING unto my said attorney in fact full power to execute all documents necessary to close a real estate transaction for real property located at 9350 Brook Forest Circle, Helena, Alabama,

with a legal description as follows:

Lot 50C, Brook Forest Addition to Wyndham, as recorded in Map Book 27 Page 25, in the Probate Office of Shelby County, Alabama:

Sales Price - \$97,000 Loan Amount - \$77,600
Loan Term - 360 Months Interest Rate - 7.75%

FURTHER, I do authorize my aforesaid attorney in fact to perform all necessary acts in the execution of the aforesaid authorizations with the same validity as I could effect if personally present

AND I HEREBY DECLARE that any act or thing lawfully done hereunder by my said attorney in fact shall be binding on myself and my heirs, legal representatives and assigns.

PROVIDED HOWEVER, that all business transacted hereunder for me or for my account shall be transacted in my name, and that all endorsements and instruments executed by my said attorney in fact for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said attorney in fact and the designation "attorney in fact"

FURTHER, this power of attorney shall remain in full force and effect until the occurrence of the first of the following circumstances: (1) my death; (2) the death of my said attorney in fact; (3) until the revocation of this power of attorney; or (4) ninety days from the date of closing of the transaction referred to herein to conclude the sale of the herein described and referenced property.

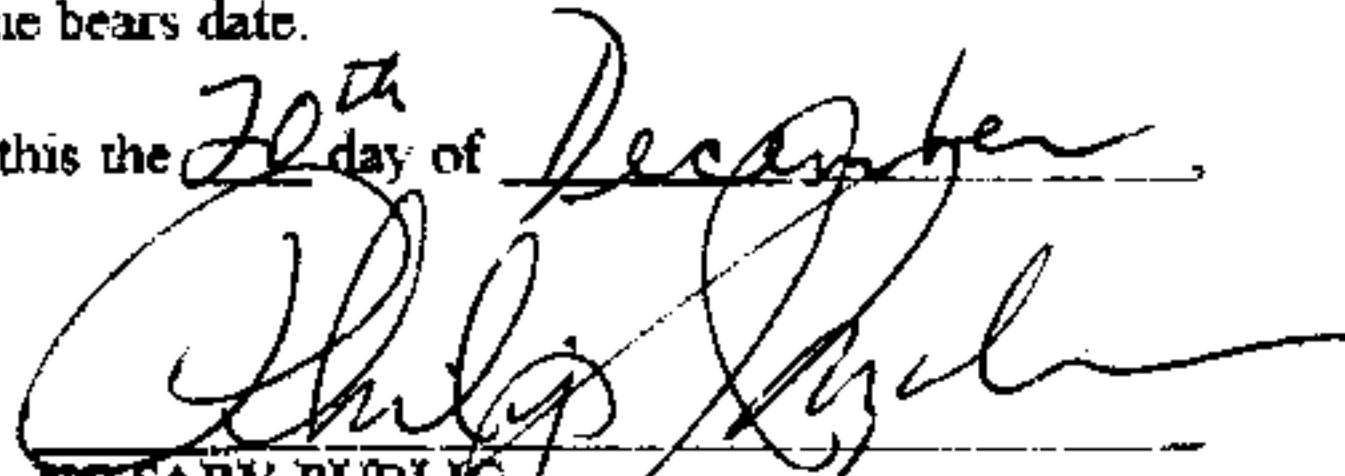
IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 20 day of December, 2001.


NANCY HOWZE

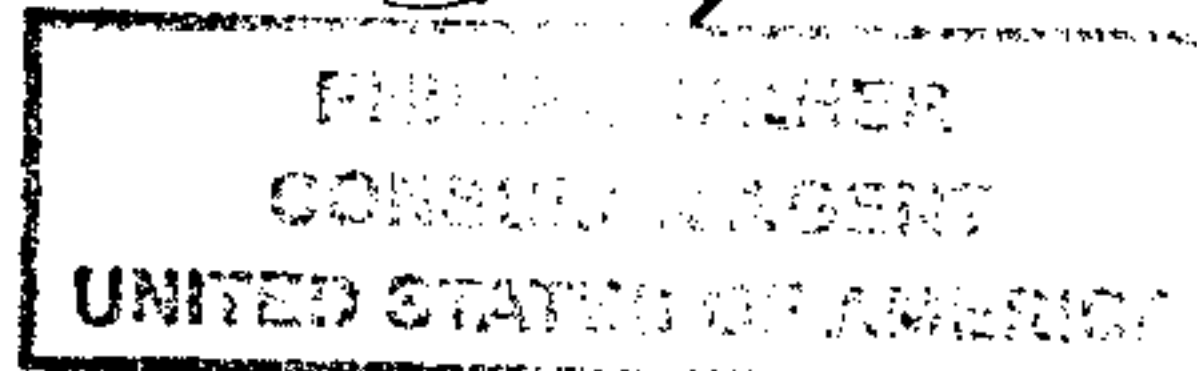
STATE OF GUANAJUATO
COUNTY OF ALBENDI

I, the undersigned, a Notary Public, hereby certify that NANCY HOWZE, whose name is signed to the foregoing Specific 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 20th day of December, 2001


NOTARY PUBLIC
Commission Expires N/A

INSTRUMENT PREPARED BY:
Kevin Hays and Associates, P.C.
100 Concourse Parkway, Suite 101
Birmingham, AL 35244



Inst # 2002-00446
01/03/2002-00446
10:44 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.00