

SPECIAL DURABLE POWER OF ATTORNEY

I, Zachary A. VanDyke, of 2266 Richmond Circle, City of Pelham, County of Shelby, State of Alabama, do hereby appoint Tiffany P. VanDyke, of 2266 Richmond Circle, City of Pelham, County of Shelby, State of Alabama, as my lawful attorney-in-fact, for me in my name, place, and stead, and for my use and benefit:

To refinance the real property located at 2266 Richmond Circle, Pelham, Alabama, 35124 more particularly described as follows:

Lot 17, according to the Survey of Chanda-Terrace 5th Sector, as recorded in Map Book 14, page 10, in the Probate Office of Shelby County, Alabama..

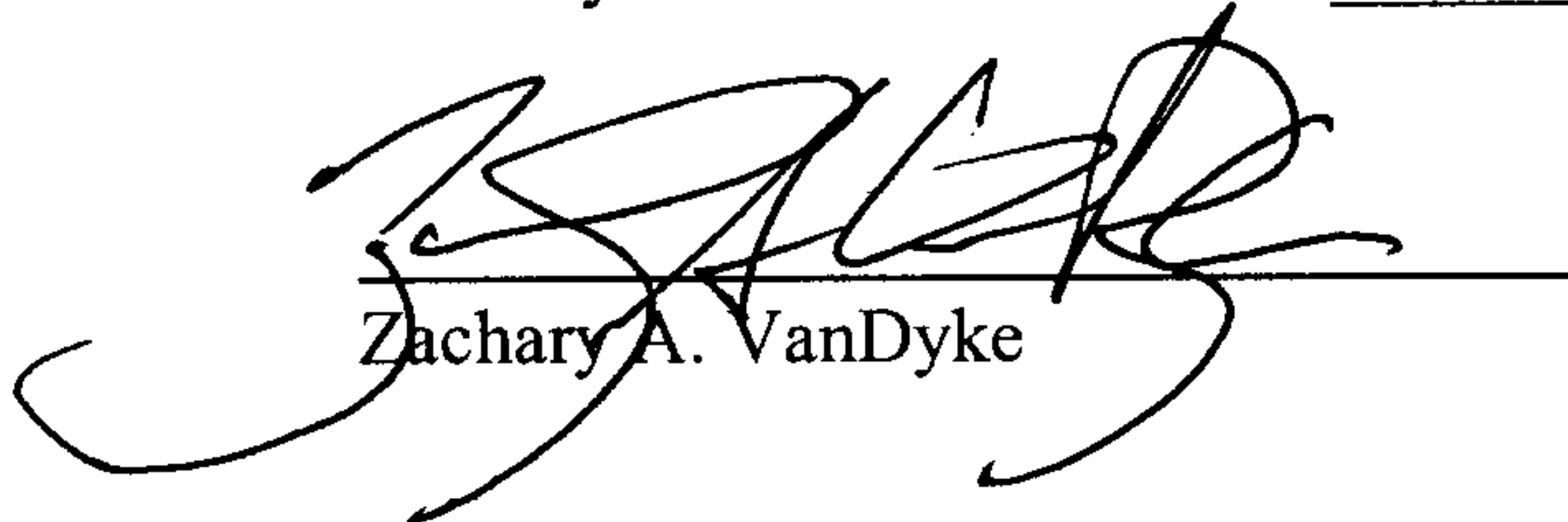
for such loan amount and on such terms and conditions as **she** shall deem proper, including the execution of any and all documents necessary to complete the loan in the amount of \$118,000.00 with MidSouth Mortgage Company, Inc., such as, but not limited to notes, mortgages, statements required by the Federal Truth-in-Lending law, FHA or VA Forms, disclosure statements, RESPA forms, FNMA 1009, loan modification agreements for the purpose of increasing or decreasing the interest charged on any loans being paid off, and any and all other documents appropriate to complete refinancing of the existing first mortgage and to subordinate the existing second mortgage to the new first mortgage described herein above, on the above described property.

To enter into any contract or contracts for the refinance of said premises, or any part thereof, with such persons and on such terms as **she** shall in **her** discretion elect and to execute, acknowledge, and deliver any such contracts or documents that may be required for refinancing the existing indebtedness and subordinating the existing second mortgage the new first mortgage described herein..

GIVING AND GRANTING, unto said attorney full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in aid and exemplification of the full, complete, and general power herein granted, and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal and personal representatives, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been actually received by my attorney. Further, this power of attorney shall not be affected by disability, incompetency, or incapacity of the principal it being my intention this document constitutes a special durable power of attorney.


IN WITNESS WHEREOF, I have hereto set my hand and seal this the 29th day of January 2004.


Zachary A. VanDyke

State of Alabama
County of Shelby

I, the undersigned, in and for said County in said State, hereby certify that Zachary A. VanDyke, whose name is signed to the foregoing Special Durable Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of the Special Durable Power of Attorney, **he** executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 29th DAY OF JANUARY, 2004.


Notary Public
My commission expires: 2/04/04