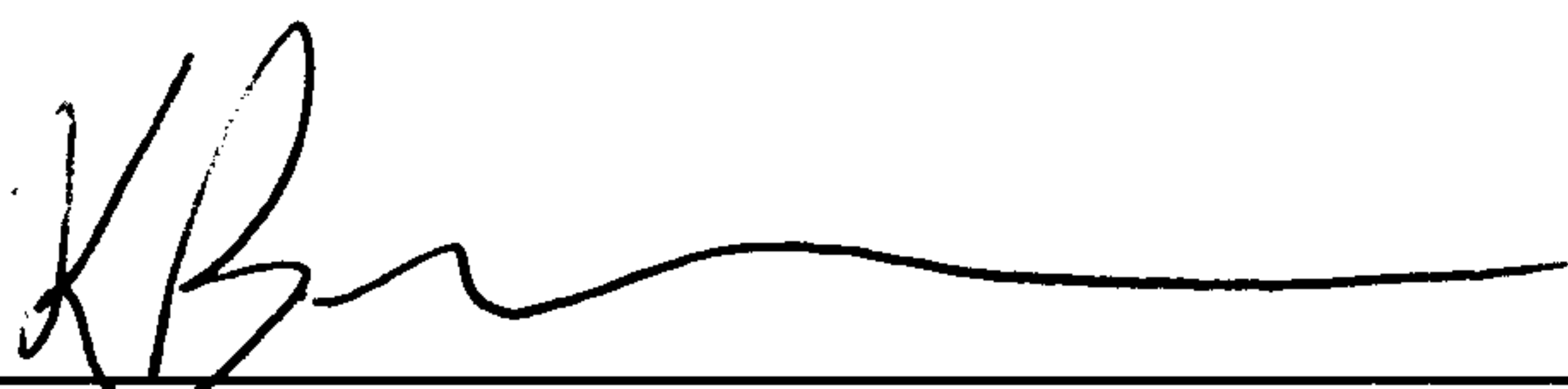


State of Alabama
County of Shelby

AFFIDAVIT OF ATTORNEY-IN-FACT

I am Kathleen Barrow and I am the attorney-in-fact in a durable power of attorney signed by Ronald B. Barrow as principal. On this date, I have executed documents, including notes and mortgages, obligating Ronald B. Barrow as principal. At the time I exercised this power, I have had no actual notice of the termination of the power by revocation and to the best of my knowledge Ronald B. Barrow, the principal, was alive at the time this power was exercised. This affidavit is made pursuant to the Code of Alabama 26-1-2.



Kathleen Barrow

State of Alabama
County of Shelby

I, the undersigned, a notary public in and for said County, in said State, hereby certify that Kathleen Barrow, who signed to the foregoing conveyance, and who is known to me, acknowledge before me on this day, that, being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Give under my hand and seal this 12th day of August, 2005.



Notary Public

My commission expires:

3/5/07