

STATE OF ALABAMA
COUNTY OF SHELBY

SPECIFIC POWER OF ATTORNEY

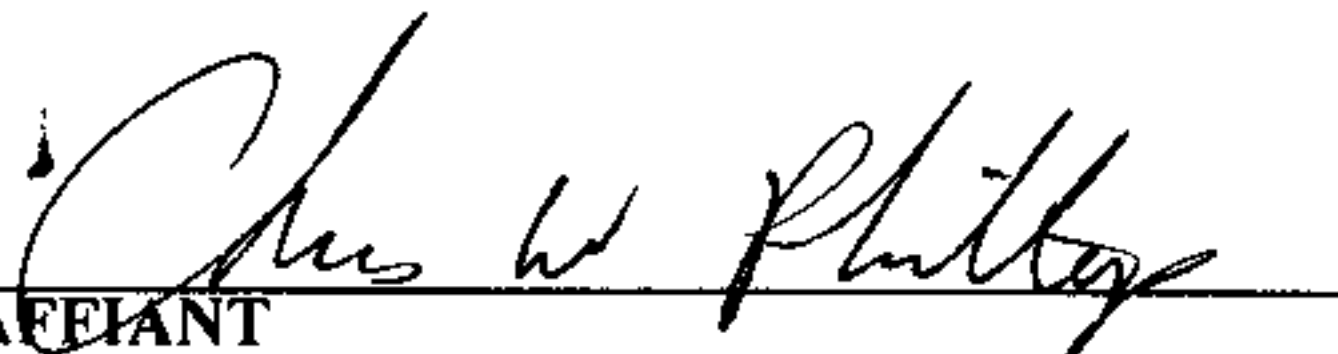
Know All Men by These Presents, that I, **Christopher W. Phillips**, a married man, of legal age, and with residence at Rt 2 Box 557 Monticello, Ala, hereby make, constitute and appoint, my wife, **Jan F. Adams** as my true and lawful attorney, for us in my name, place and stead to:

Execute, sign and acknowledge any and all documents including but not limited to the Deed, Lien Waiver,, Hud I Settlement Statement, and any other documents, which are necessary to complete the sell of a piece of property (hereinafter "SUBJECT PROPERTY") consisting of a house and the land more particularly described as follows:

Lot 15, Block 3, according to the Map of Meadowgreen Subdivision, as recorded in Map Book 6, Page 59 in the Probate Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama..

This Power of Attorney shall not be affected or impaired by any disability, incompetency or incapacity, per Code of Alabama § 26-1-2.

Executed this 25th day of October, 1997 at Monticello, Alabama.

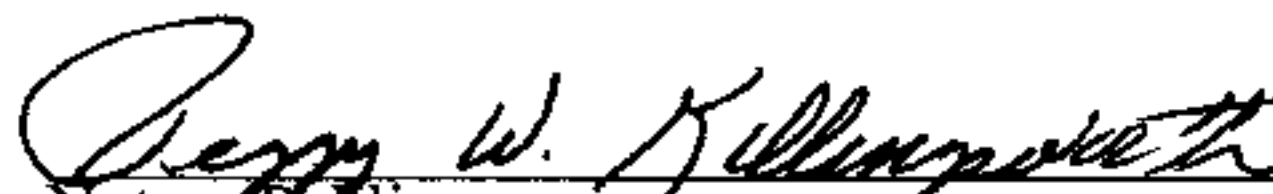

AFFIANT
CHRISTOPHER W. PHILLIPS

AFFIANT

STATE OF ALABAMA)
Shelby COUNTY)

I, the undersigned authority, hereby certify that **Christopher W. Phillips**, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand this 25th day of October, 1997.


Notary Public

My Commission expires: Aug 1, 1998

Inst # 1997-35498

10/30/1997-35498
01:22 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1997-35498