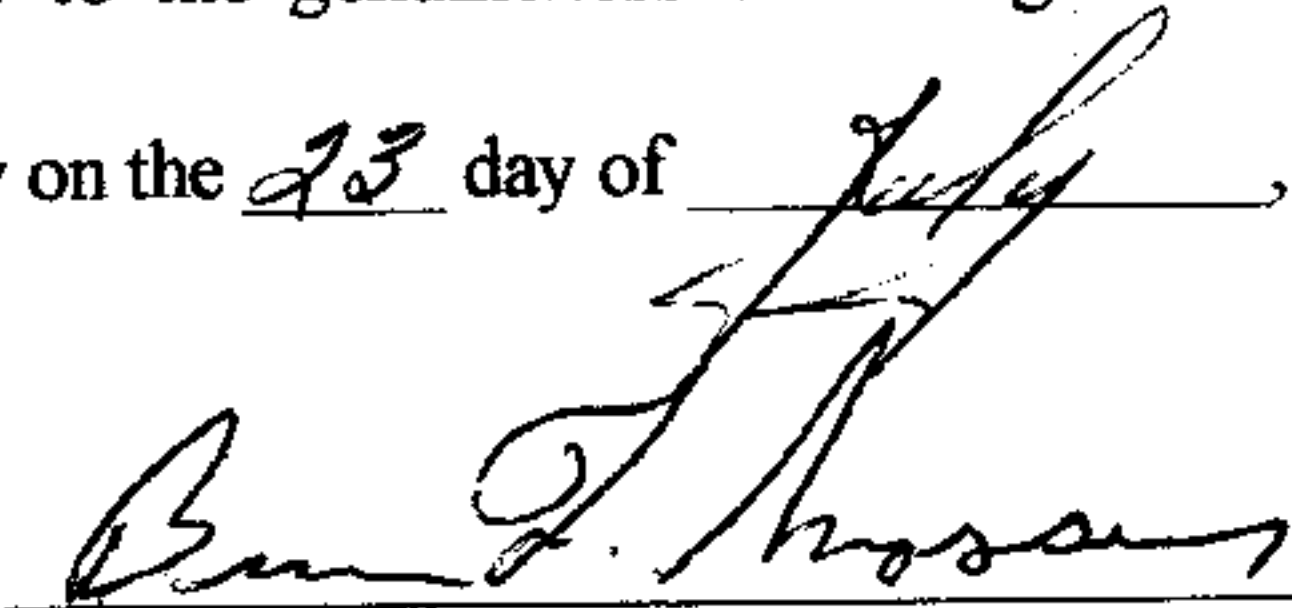STATE OF ALABAMA   *

COUNTY OF JEFFERSON   *

DURABLE SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that we, BRUCE F. MOSSER and SUSAN MOSSER, residing at 803 Stoneridge Drive, Helena, Alabama 35080 do hereby nominate, constitute and appoint, FRANK A. RIKARD, residing in the State Alabama, as our true and lawful attorney-in-fact, a sample of whose signature appears below, for us and in our name, place and stead, and for my use and benefit, with reference to the real estate located at 803 Stoneridge Drive, Helena, Alabama 35080.

I hereby give and grant unto my said attorney-in-fact full power and authority to do and perform every act necessary, requisite or proper to be done in order to sell the property hereinabove stated. It is my desire that my said attorney-in-fact execute all closing documents for the sale of this property on my behalf and that the documents have the full force and effect as if I myself had executed the same.

I intend this to be a specific Power of Attorney for the sole purpose of this real estate transaction and grant no other authority under this Power of Attorney to my named attorney in fact.

IN WITNESS WHEREOF, I hereby certify to the genuineness of the signature of my attorney-in-fact and have signed this Power of Attorney on the _23_ day of ___July___, 1997.

_____
BRUCE F. MOSSER

Susan Mosser
SUSAN MOSSER

STATE OF ALABAMA   *

COUNTY OF JEFFERSON   *

I, the undersigned, a Notary Public, in and for said County and State, do hereby certify that

BRUCE F. MOSSER and SUSAN MOSSER, whose name is known to me, acknowledged before

me on this day that he signed this instrument as her free and voluntary act on the day the same bears

date, for the uses and purposes therein set forth.

Given under my hand and seal this 14th day of _October_, 1997.

Shirley J. Liberman
Notary Public
My Commission Expires: 5/4/99

Specimen signature of attorney-in-fact:

Frank H. Rikard
FRANK A. RIKARD

This instrument prepared by:

Patricia K. Martin
Attorney at Law
3021 Lorna Road, Suite 100
Birmingham, Alabama 35216
(205) 823-4552

Inst # 1997-36240

11/05/1997-36240
11:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL   11.00