

Inst # 1998-11964

SPECIFIC DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, Gayle F. Moss
 of the City of Dallas, State of Texas, have made,
 constituted and appointed, by these presents do make, constitute
 and appoint Kay Forrester Barnes my true and lawful Attorney-in-Fact
 and Agent (hereinafter called "Agent"), for me in my name, place
 and, stead and for my behalf and benefit:

1. SPECIFIC GRANT OF POWER: To exercise or perform
 the specific act enumerated below relating to the transaction of
 property, real or personal tangible or intangible, to be sold by
 me. I grant my Agent full power and authority to do fully as I
 might or could do if personally present, with full power of
 substitution or revocation, hereby ratifying and confirming all
 that my Agent shall lawfully do or cause to be done by virtue of
 this power of attorney and the powers herein granted;

a) POWER TO SELL: To sell, convey real or personal
 property, tangible or intangible, or interests therein, on such
 terms and conditions as my Agent shall deem proper, with full
 authority to sign, endorse, execute and deliver any and all
 instruments or documents pertaining to purchase/refinance of the
 real or personal property described as follows:

See attached Exhibit "A" for legal description

2. INTERPRETATION AND GOVERNING LAW: This instrument
 is to be construed and interpreted as a specific durable power
 of attorney and shall not be affected by my disability,
 incompetency or incapacity. This instrument is executed and
 delivered in the State of Alabama, and the laws of the State of
 Alabama shall govern all questions as to the validity of the
 power and the construction of its provisions.

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 SHELBY COUNTY JUDGE OF PROBATE
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3. INDEMNITY: I hereby bind myself to indemnify my Agent and any successor who shall so act against any and all claims, demands, losses, damages, actions and causes of action, including expenses, costs and reasonable attorneys' fees which my Agent at any time may sustain or incur in connection with carrying out the authority granted in this power of attorney.

4. THIRD PARTY RELIANCE: Third parties may rely upon the representations of my Agent as to all matters relating to the specific power granted to my Agent and no person who may act in reliance upon the representations of my Agent of the authority granted to my Agent shall occur any liability to me or my estate as a result of permitting my Agent to exercise this power.

IN WITNESS WHEREOF, I have executed this Specific Durable Power of Attorney, which shall not be affected by my disability, incapacity or incompetency, and I have directed that photographic copies of this power be made, which shall have the same force and effect as an original.

DATED on this the 10th day of March, 1998.

Gayle F. Moss
GAYLE F. MOSS
PRINCIPAL

STATE OF Texas)

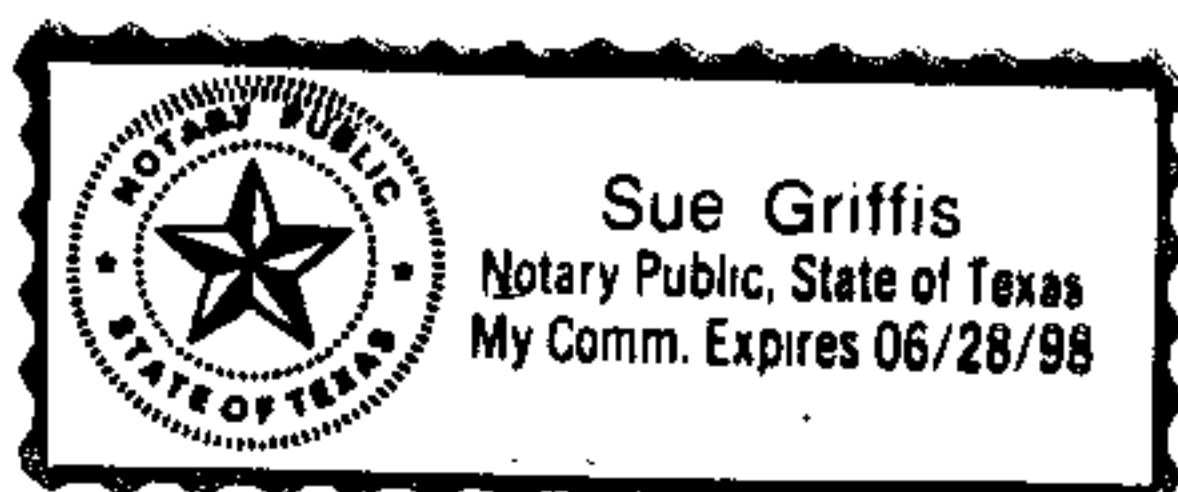
COUNTY OF)

I, the undersigned, a Notary Public in and for the said County in said State, hereby certify Gayle F. Moss is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 10th, day of March, 1998.

Sue Griffis
NOTARY PUBLIC

My Commission Expires:
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