

**AFFIDAVIT THAT POWER OF ATTORNEY
IS IN FULL FORCE AND EFFECT**

STATE OF ALABAMA, COUNTY OF SHELBY, SS.:

I, Margaret Whitlock, being duly sworn, depose and say:

THAT Ronnie L. Scott, having an address at 8116 Castlehill Road, Birmingham, Alabama 35242, as principal, did, in a writing dated February 24, 1998, appoint me their true and lawful attorney, and that attached hereto is a true copy of said power of attorney.

THAT I have no actual knowledge or actual notice of the revocation or termination of the aforesaid power of attorney by death or otherwise, or knowledge of any facts indicating the same. I further represent, to the best of my knowledge after diligent search and inquiry, that: said principal is now alive; has not, at any time, revoked, terminated, suspended or repudiated the power of attorney; and the power of attorney still is in full force and effect.

THAT I make this affidavit for the purpose of signing any and all closing documents necessary to refinance the property located at 8116 Castlehill Road Birmingham, Alabama 35242, and to induce Land Title Company of Alabama to issue title insurance in favor of the lender regarding this property which is more specifically described as:

Lot 118, according to the Survey of Greystone Ridge Garden Homes, as recorded in Map Book 16, Page 31 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Dated: 4/30/98

Margaret Whitlock
MARGARET WHITLOCK

Subscribed and sworn to before me, a notary public, in said County and State, as witness my hand and official seal, on this 30 day of APRIL, 1998.

Alway Mose
Notary Public
My commission expires: 9/10/00
Inst # 1998-16788

05/07/1998-16788
02:10 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1998-16788