

EXECUTED IN THE STATE OF ALABAMA)
JEFFERSON COUNTY)

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, **LISA M. EDMONDSON**, a legal resident of Shelby County, State of Alabama, do hereby nominate, constitute, and appoint, my husband, **CECIL L. EDMONDSON, III**, as my true and lawful attorney-in-fact for me and in my name, place, and stead, and for my use and benefit:

To sign all documents necessary to effectuate the second mortgage loan on our house and property located at 1609 King James Drive, Alabaster, Alabama, with MortgageAmerica, Inc. (Loan # 18181224 - Conventional 2nd Mortgage - 15 year term, at an interest rate of 12.125%), said property being more specifically described as:

Lot 12, Kingwood Townhomes - Phase One, as recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Map Book 9, Page 18.

and to execute any and all documents necessary to obtain our second mortgage loan from MortgageAmerica, Inc.

and to collect and receive all sums of money, debts, interest, and demands whatsoever as are now or shall hereafter become due, owing, payable, or belonging to me as a result of the said second mortgage loan on said property.

GIVING AND GRANTING unto my said attorney-in-fact full power and authority to do and perform every act necessary, requisite, or proper to be done in and about the premises as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney-in-fact shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be affected by my disability, incompetency, or incapacity. If, following execution of this power of attorney, a court of our domicile appoints a guardian, curator, or other fiduciary charged with the management of all of my property, or all such property except specified exclusions, the court shall appoint my attorney-in-fact, **CECIL L. EDMONDSON, III**, except for good cause or disqualification.

This specific power of attorney shall be effective for a period of thirty (30) days after execution hereof.

IN WITNESS WHEREOF, I have hereunto signed my name this 21st day of September, 1998.



LISA M. EDMONDSON

10/02/1998-38448
09:40 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00

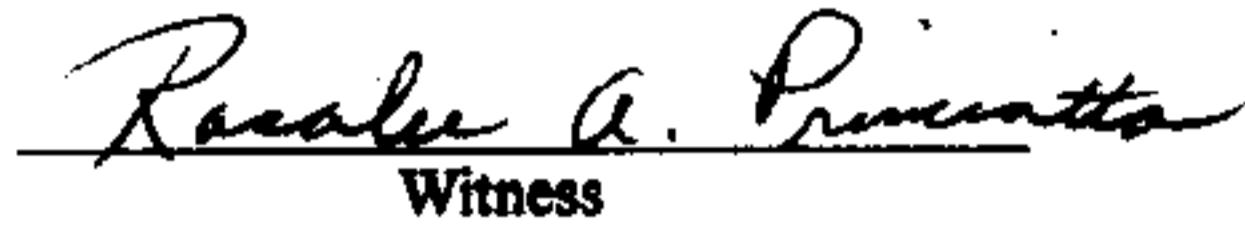
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ATTESTATION

Signature witnessed in the presence of:



Witness



Witness

ACKNOWLEDGEMENT

STATE OF ALABAMA)
JEFFERSON COUNTY)
).

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that LISA M. EDMONDSON, whose name is signed to the foregoing Specific Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of said Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand this 21st day of September, 1998.



Notary Public

This Instrument Prepared By:

Notary Public
SHERIFF'S OFFICE
SHERIFF OF JEFFERSON COUNTY, AL

MORRIS J. PRINCIOTTA, JR.
Attorney at Law
2100-C Rocky Ridge Road
Birmingham, AL 35216
(205) 822-5440

Inst # 1998-38448

10/02/1998-38448
09:40 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00