

00100-0001 1998-00100

SPECIAL DURABLE POWER OF ATTORNEY

I, **James Warren Young** of Shelby County, State of Alabama, do hereby appoint my wife, **Peggy K. Young** of Shelby County, State of Alabama, as my lawful Attorney-in-Fact, for me and in my name, place and stead, for my use and benefit:

To refinance with SouthTrust Mortgage Corporation, It's Successors and/or assigns on the real property known as 101 Old Fields Road, Pelham, Alabama 35124, more particularly described as follows, to-wit:

FOR LEGAL DESCRIPTION SEE ATTACHED SHEET MARKED EXHIBIT "A"

For such price and on such terms and conditions as she shall deems proper, including the execution of any and all documents necessary to complete the refinance of said property, such as, but not limited to notes, mortgages, Hud-1 Settlement Statement, lien waivers, FNMA Affidavits, Tax Forms, RESPA forms, and any and all other documents appropriate to complete the refinance transaction on the above described property.

GIVING AND GRANTING unto said attorney full power and authority to do and perform all and every act, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specifically enumerated powers being in aid and exemplification of this full, complete, and general power herein granted and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by and said attorney shall be binding on myself, and my heirs legal and personal representatives, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been actually received by my attorney. Further, this power of attorney shall not be affected by disability, incompetency, or incapacity of the principal it being my intention this document constitutes a special durable power of attorney.

IN WITNESS WHEREOF, I have hereunto set my hand this 7th day of December, 1998.

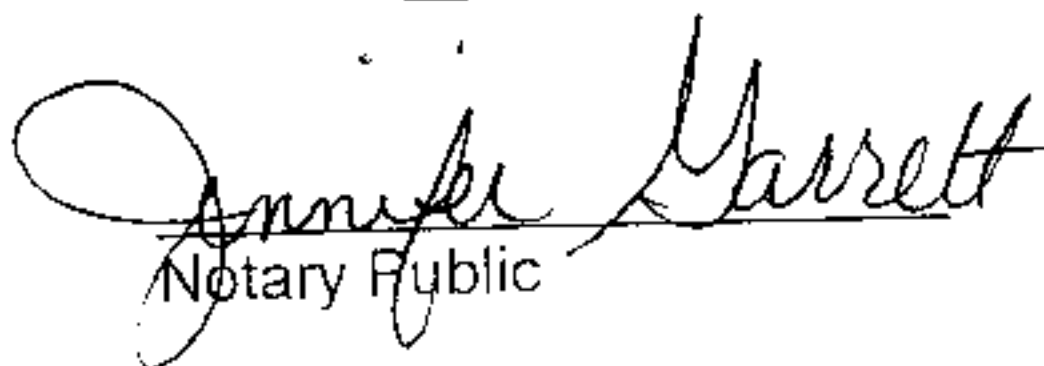

James Warren Young

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

On this 7th day of December, 1998, I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that **James Warren Young**, whose name is signed to the foregoing Special Durable Power of Attorney and who is known to me, acknowledged before me on this day that being informed of the contents of the Special Durable Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 7th day of December, 1998.

2-2-02
My Commission Expires


Notary Public