

STATE OF ALABAMA)

COUNTY OF HOUSTON)

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That,

I, **Ann B. McDowell**, of the City of Dothan, County of Houston, State of Alabama, have and by these presents do hereby nominate, constitute and appoint **Laura McDowell-Davis** as my true and lawful Attorney-in-Fact for me and in my name and stead, to receive and receipt for all funds and property that may be due me from any source whatsoever, to sign, draw, endorse and cash checks, and other negotiable instruments in my name and on my behalf, to sell and convey real and personal property for me and in my name and stead, at such price and upon such terms and conditions as she may determine to be to my best interest, to make disbursements and to purchase real and personal property for me and on my behalf for such price as to her seems reasonable, and generally to manage, handle and conduct all matters of my business, and to execute in my name and deliver all legal papers and documents for me in my place and stead to the same extent that I might do were I present in person, hereby giving and granting unto my said Attorney-in-Fact full power and authority to do any and all acts necessary and proper to be done in and about the premises, and hereby ratifying and confirming whatsoever my said Attorney-in-Fact may lawfully do in the premises.

This Specific Power of Attorney is granted for the purpose of executing mortgage and loan closing documents on my behalf for real property located at 7476 Wyndham Parkway, Helena, Alabama 35080. Should the mortgage lender or any other party require further documents to be signed by me after the closing, this Power of Attorney shall survive the closing for that purpose.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal, on this the 11 day of Dec, 1998.

 (L.S.)
Name _____
Inst. # 1998-50991

STATE OF ALABAMA)

COUNTY OF HOUSTON)

12/22/1998-50991
10:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
301 CRH 8.50

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

Given under my hand and official seal this 11 day of December, 1998


NOTARY PUBLIC My Commission Expires
Commission Expires: June 25, 2002