

POWER OF ATTORNEY

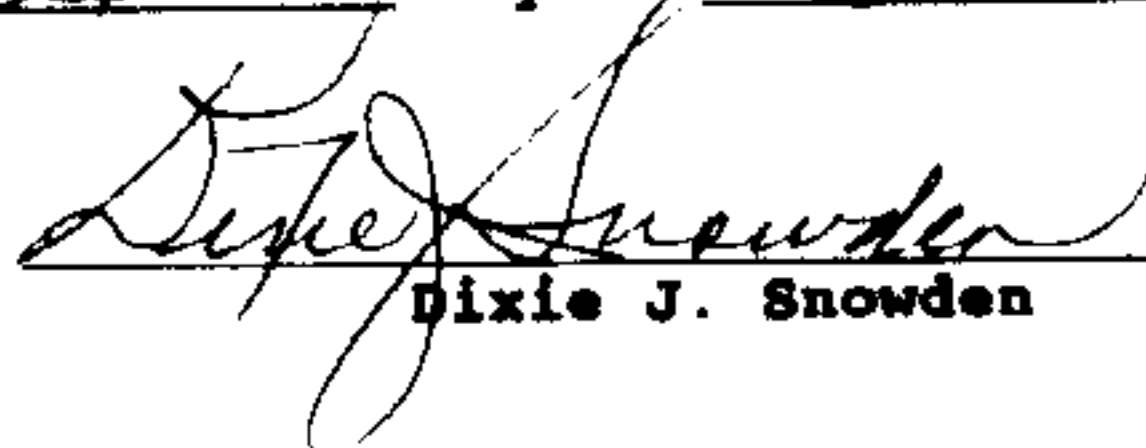
STATE OF ALABAMA }

COUNTY OF SHELBY }

KNOW ALL MEN BY THESE PRESENTS, That I, Dixie J. Snowden
of 102 Talmadge Drive, Pelham, Al 35124
appoint Thomas A. Snowden, Jr. of 102 Talmadge
Drive, Pelham, Al 35124, to be my lawful
attorney to act in the execution of that certain Home Equity Line
of Credit transaction with First National Bank of Shelby County
with the legal description attached on Exhibit "A" hereto, and in
my behalf to execute all instruments and do all acts and things, as
fully and effectually in all respects as I myself could do if
present.

I undertake to ratify and confirm from time to time and at all
times whatsoever my said attorney shall lawfully do or cause to be
done in or concerning the premises by virtue of these presents.

Witness my hand this 26th day of April, 1999.


Dixie J. Snowden

STATE OF ALABAMA }
COUNTY OF SHELBY }

I, the undersigned authority, a Notary Public in and for said
County, in said State, hereby certify that Dixie J. Snowden, whose
name is signed to the foregoing instrument, and who is known to me,
acknowledged before me on this day, that, being informed of the
contents of the instrument she executed the same voluntarily on the
day the same bears date.

Given under my hand and official seal this 26th day of April
1999.


Notary Public
My Commission Expires: 9/17/99



Inst # 1999-17642

04/27/1999-17642
02:02 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HNS 12.00

FNBS

Exhibit "A"

Lot 14 according to Oldham Station as shown recorded in Map Book 14, Page 64 in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

Inst # 1999-17642

**04/27/1999-17642
02:02 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HHS 12.00**