

**AFFIDAVIT
REGARDING NON-REVOCATION OF POWER OF ATTORNEY**

Before me, the undersigned Notary Public, in and for the State of Alabama-at-Large, personally appeared Thomas A. Snowden, Jr. who having been by me first duly sworn, deposed as follows:

1. My name is Thomas A. Snowden, Jr. I am over the age of twenty-one (21) years, and have personal knowledge of the facts stated herein.

2. On _____ day of April, 1999, Dixie J. Snowden appointed me as attorney-in-fact under a Power of Attorney, a true and correct copy of which is attached hereto as exhibit A.

3. I have on this day exercised the above-referenced Power of Attorney by executing a Home Equity Line of Credit Mortgage, and various other documents relating to the Home Equity Line of Credit of a residence located in Shelby County, Alabama, and being more particularly described as follows, to-wit:

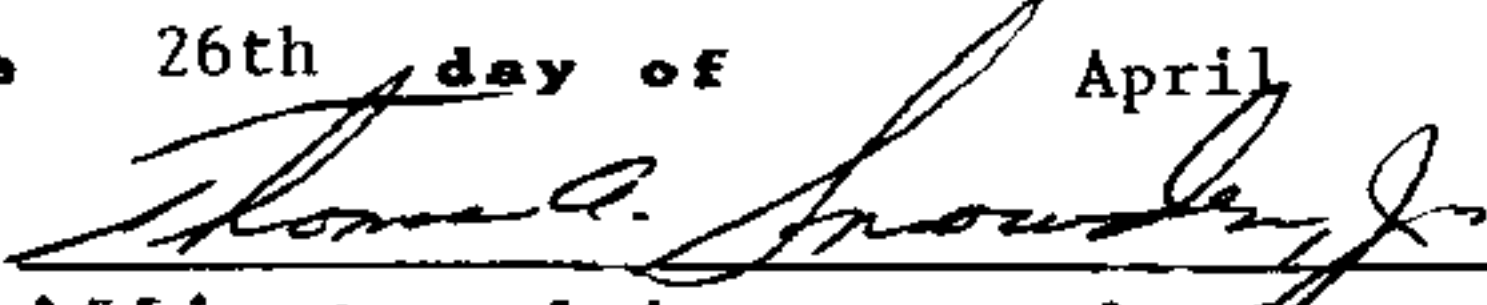
Lot 14, according to the survey of Oldham Station, as recorded in Map Book 14 page 64 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Inst # 1999-17643

4. At the time of the execution of the above-mentioned closing documents and exercise of the Power of Attorney, I had no actual knowledge of the termination of the power by revocation or of Dixie J. Snowden's death. I know Dixie J. Snowden to be still living, and have never been notified since the execution of the Power of Attorney that he/she/or it has revoked said power.

5. I am making this Affidavit pursuant to Code of Alabama 1975 Section 26-1-2(e).

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



Affiant and Attorney-in-fact
Thomas A. Snowden, Jr.

Subscribed and sworn to before me on this the 26th day of April, 1999.



Notary Public
My Commission Expires:



04/27/1999-17643
02:02 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 9.50

FNBSC