

LOAN #: _____
ESCROW/CLOSING #: _____

SPECIFIC POWER OF ATTORNEY

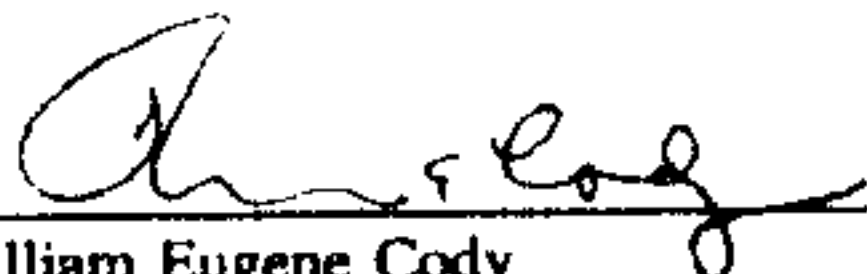
KNOW ALL MEN BY THESE PRESENTS, that we, William Eugene Cody and Suzanne Lehman Cody, herewith nominate, constitute and appoint our real estate agent, Peggy Honeycutt of Re/Max Realty Associates, 2964 Columbiana Road, Birmingham, Alabama 35216, our true and lawful attorney-in-fact, for us and in our name, place and stead to:

Contract for, purchase, receive and take possession of, to sell, exchange, grant or convey with or without warranty; to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as:

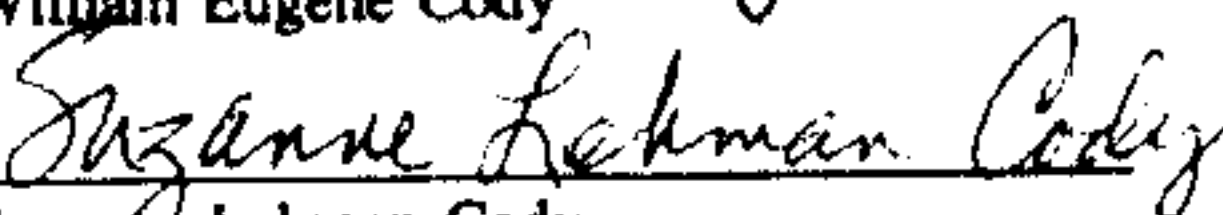
Lot 55, according to the survey of Brook Highland, First Sector, as recorded in Map Book 12, Page 62 A&B, in the Probate Office of Shelby County, Alabama,

which address is 3732 Kinross Drive, Birmingham, Alabama 35242, and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instruments of whatever kind reasonably required to effectuate this loan.

This Power of Attorney is specifically limited to the above purpose and, if not exercised prior to JAN 24, 2000, shall be revoked.



William Eugene Cody



Suzanne Lehman Cody

STATE OF LOUISIANA
COUNTY OF JEFFERSON
PARISH

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that William Eugene Cody and Suzanne Lehman Cody, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand this 12th day of JANUARY, 2000.



Notary Public

SEAL

My commission expires: At Death

01/24/2000-02461
01:01 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HRS 8.50

Inst. # 2000-02461