

SPECIFIC
DURABLE POWER OF ATTORNEY

STATE OF ALABAMA
JEFFERSON COUNTY

Inst # 2000-22278

07/05/2000-22278
01:45 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

11.00

002 1915

I, STACY L. GWALTNEY, the undersigned, do
hereby constitute and appoint W. WAYNE GWALTNEY my true
and lawful attorney, for me and in my name, place and stead to do and perform
the following acts:

(1) To do any and all acts necessary to purchase, enter
upon and take possession of the following described real property located
in Shelby County, Alabama, to-wit: 135 Katy Circle, Birmingham, AL 35242
Lot 32, according to the Survey of The Cedars, as recorded in Map book 25,
Page 134, in the Probate Office of Shelby County, Alabama.

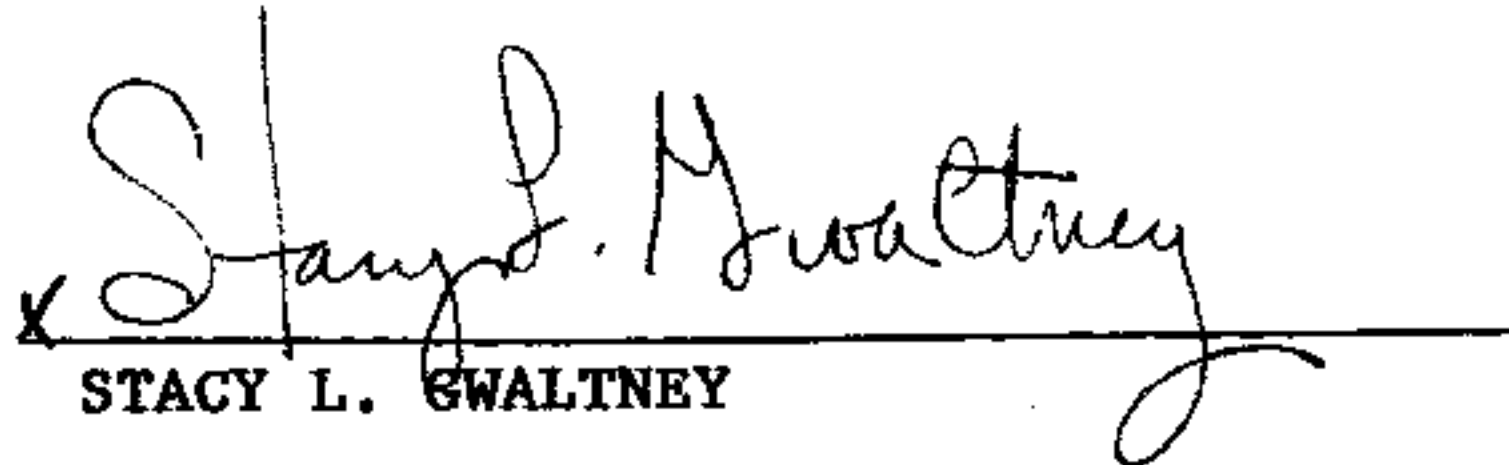
(2) To execute any and all documents necessary to complete
a mortgage loan on the said real property, as required by the lender, Old Kent
Mortgage Company including but not limited to Settlement Statements,
Truth-in-Lending Disclosure Statements, Note, Mortgage, and any and all
other documents so required, to close the said loan and to encumber the
said property with a valid first mortgage in the amount of \$ 37,150.00 1st Mtg. \$227,900.00 & 2nd Mtg.

(3) Without in any wise limiting the foregoing, generally
to do, execute and perform any other act, deed, matter or thing whatsoever
that ought to be done, executed or performed in connection with the closing
of the purchase and mortgage of the said real property, as fully and completely
as I could do if personally present.

IT IS UNDERSTOOD AND AGREED THAT THIS POWER OF ATTORNEY
SHALL NOT BE AFFECTED BY DISABILITY, INCOMPETENCY, OR INCAPACITY OF THE
UNDERSIGNED,

And I, the said STACY L. GWALTNEY, do hereby
ratify and confirm all that my said attorney shall do or cause to be done
in and about the premises by virtue of this power of attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
on this the 29th day of June, 2000.


STACY L. GWALTNEY

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SHELBY COUNTY JUDGE OF PROBATE

002 HRS 11.00

STATE OF ALABAMA

BALDWIN COUNTY

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

Dated this the 29th day of June, 2000


Notary Public

My Commission Expires: 6-8-03

(SEAL)