

**AFFIDAVIT-POWER OF ATTORNEY
IN FULL FORCE**

STATE OF ALABAMA

COUNTY OF SHELBY

Veronica D. Duncan-O'Hara, being duly sworn, deposes and says that: The Power of Attorney granted to me by LaVerne D. Owens-Larkins, on November 29, 2000, a true copy of which is annexed hereto is in full force and effect; that at the time of the execution of Real Estate Closing Documents, on December 8, 2000, I had no knowledge of or actual notice of the revocation or termination of the Power of Attorney by death or otherwise.

I make this affidavit for the purpose of inducing First American Title to accept the above described instrument as executed by me as attorney-in-fact knowing that in accepting the aforesaid instrument they will rely upon this affidavit.

Veronica D. Duncan-O'Hara
VERONICA D. DUNCAN-O'HARA

Sworn to before me this 8th day of December 2000

Notary Public

My Commission Expires: 2-25-01 2-12-03

Inst # 2001-00662

01/08/2001-00662
10:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMB 11.00