

**AFFIDAVIT THAT POWER OF ATTORNEY
IS IN FULL FORCE AND EFFECT**

STATE OF ALABAMA, COUNTY OF SHELBY, SS.:

I, Michael E. Horne, being duly sworn, depose and say:

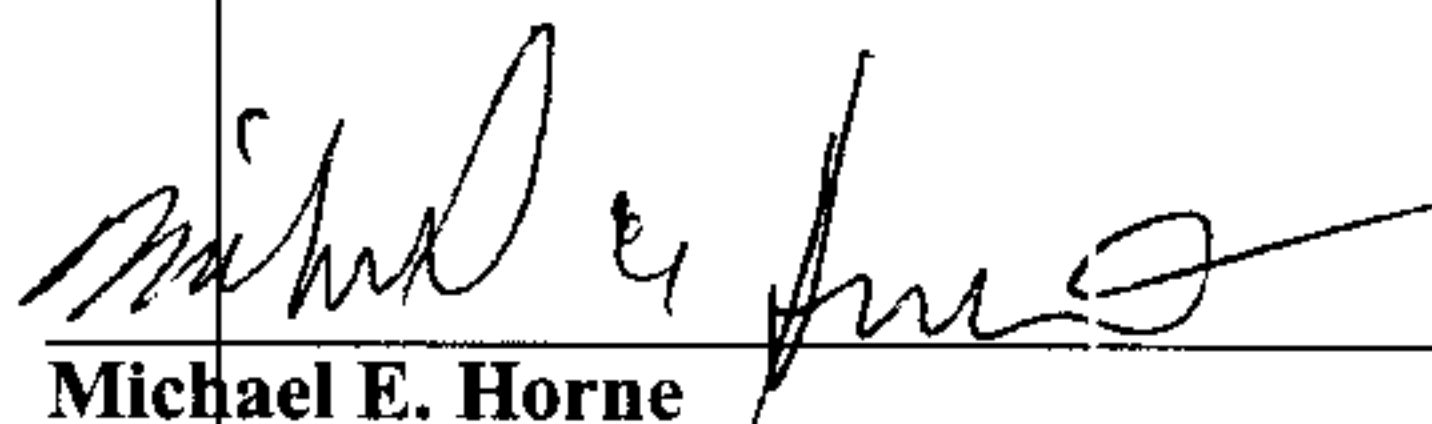
THAT Jeanette S. Horne, having an address at 714 County Road 2291, Cleveland, Texas 77327, as principal, did, in a writing dated February 22, 2001, appoint me her true and lawful attorney, and that attached hereto is a true copy of said power of attorney.

THAT I have no actual knowledge or actual notice of the revocation or termination of the aforesaid power of attorney by death or otherwise, or knowledge of any facts indicating the same. I further represent, to the best of my knowledge after diligent search and inquiry, that: said principal is now alive; has not, at any time, revoked, terminated, suspended or repudiated the power of attorney; and the power of attorney still is in full force and effect.


THAT I make this affidavit for the purpose of signing any and all closing documents necessary to sale the property located at 1536 Timber Drive, Helena, Alabama 35080 and to induce ATI Title Company to issue title insurance in favor of the lender regarding this property which is more specifically described as:

Lot 26, according to the survey of Timber Park, Phase II, as recorded in Map Book 14, Page 68 in the Office of the Judge of Probate of Shelby County, Alabama.

Dated: February 27, 2001


Michael E. Horne

Subscribed and sworn to before me, a notary public, in said County and State, as witness my hand and official seal, on this 27th day of February, 2001.


Notary Public
My commission expires: 9/10/2004

Inst # 2001-07202

03/01/2001-07202
01:31 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 C01 11.00