

SPECIAL DURABLE POWER OF ATTORNEY

I, Brendan M. McGuire, of Shelby, County State of Alabama, do hereby appoint Elizabeth M. McGuire of Shelby County, State of Alabama, as my lawful attorney-in-fact, for me and in my name, place and stead, and for my use and benefit:

To refinance with SouthTrust Mortgage Corporation, It's Successors and/or assigns on the real property known as 1948 Cahaba Crest Drive Birmingham, Alabama 35242, more particularly described as follows, to-wit:

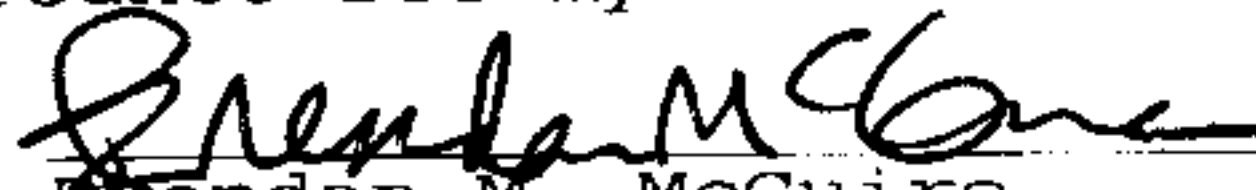
LOT 4, BLOCK 2, ACCORDING TO THE SURVEY OF ALTADENA WOODS, FIRST SECTOR, AS RECORDED IN MAP BOOK 10, PAGE 104 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

for such price and on such terms and conditions as he/she shall deem proper, including the execution of any and all documents necessary to complete the refinance of said property, such as, but not limited to notes, mortgages, Hud-1 Settlement Statement, lien waivers, FNMA Affidavits, Tax Forms, RESPA forms, and any and all other documents appropriate to complete the refinance transaction on the above described property.

GIVING AND GRANTING unto said attorney full power and authority to do and perform all and every act, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in aid and exemplification of the full, complete, and general power herein granted and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by and said attorney shall be binding on myself, and my heirs legal and personal representatives, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been actually received by my attorney. Further, this power of attorney shall not be affected by disability, incompetency, or incapacity of the principal it being my intention this document constitutes a special durable power of attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 19 day of July, 2001.

  
Brendan M. McGuire

STATE OF ALABAMA  
COUNTY OF JEFFERSON

On this 19 day of July, 2001, I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that Brendan M. McGuire, whose name is signed to the foregoing Special Durable Power of Attorney, and who is known to me, acknowledged before me that, being informed of the contents of the Special Durable Power of Attorney, he executed the same voluntarily and as his act on the day the same bears date.

Given under my hand and seal of office this 19 day of July, 2001.

My Commission Expires:

  
Notary Public

~~My Commission Expires 6-5-2004~~

Inst # 2001-31838  
08/01/2001-31838  
10:06 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
11.00  
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