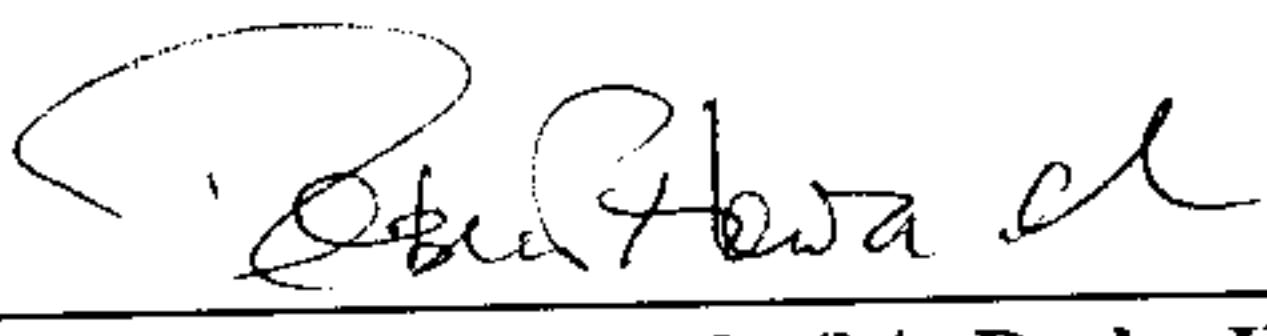


AFFIDAVIT - POWER OF ATTORNEY IN FULL FORCE

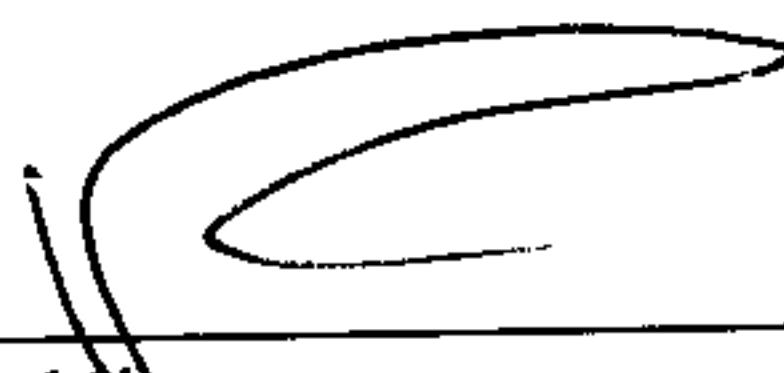
**STATE OF ALABAMA
COUNTY OF SHELBY**

Rebecca P. Howard a/k/a Becky Howard, being duly sworn, deposes and says that: The Power of Attorney granted to me by **Robert C. Howard a/k/a Chris Howard**, on **August 29, 2001**, a true copy of which is annexed hereto is in full force and effect; that at the time of the execution of closing documents, on , 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 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.


Rebecca P. Howard a/k/a Becky Howard

Sworn to before me this 31st day of August, 2001.


Notary Public
My Commission Expires: 02-25-05

Inst # 2001-39304

09/12/2001-39304
10:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.00