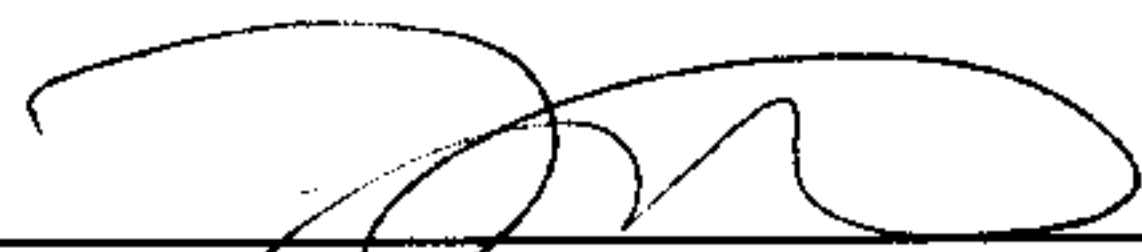


AFFIDAVIT - POWER OF ATTORNEY IN FULL FORCE

**STATE OF ALABAMA
COUNTY OF SHELBY**

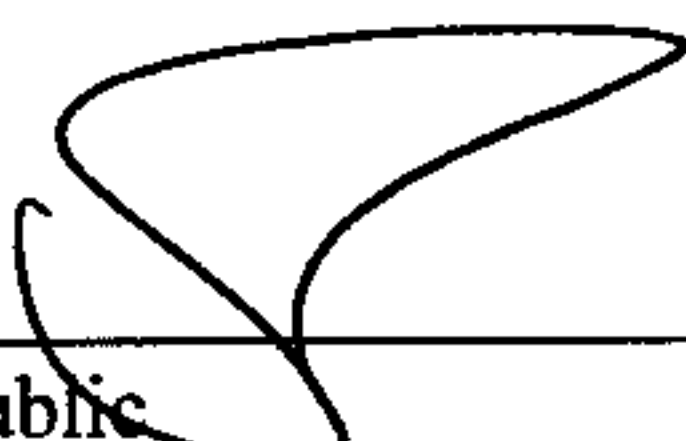
Laura McDowell Davis, being duly sworn, deposes and says that: The Power of Attorney granted to me by Ann B. McDowell, on December 12, 2001, a true copy of which is annexed hereto is in full force and effect; that at the time of the execution of closing documents, on , I had no knowledge of or actual 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.



Laura McDowell Davis

Sworn to before me this 12th day of December, 2001.



Notary Public
My Commission Expires: 02-25-05

Inst # 2002-00075

01/02/2002-00075
10:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.00