

STATE OF ALABAMA
COUNTY OF SHELBYSPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, **NANCY HOWZE**, a legal resident of Mexico, have this day made, constituted and appointed and by these presents do make, constitute and appoint **WILLIAM RAYFORD HIBBERTS, JR.** my true and lawful attorney in fact, and in my name to act as follows:

GIVING AND GRANTING unto my said attorney in fact full power to execute all documents necessary to close a real estate transaction for real property located at 9366 Brook Forest Circle, Helena, Alabama,

with a legal description as follows:

Lot 26A, Brook Forest Addition to Wyndham, as recorded in Map Book 27
Page 25, in the Probate Office of Shelby County, Alabama;

Sales Price - \$97,000
Loan Term - 360 Months

Loan Amount - \$77,600
Interest Rate - 7.75%

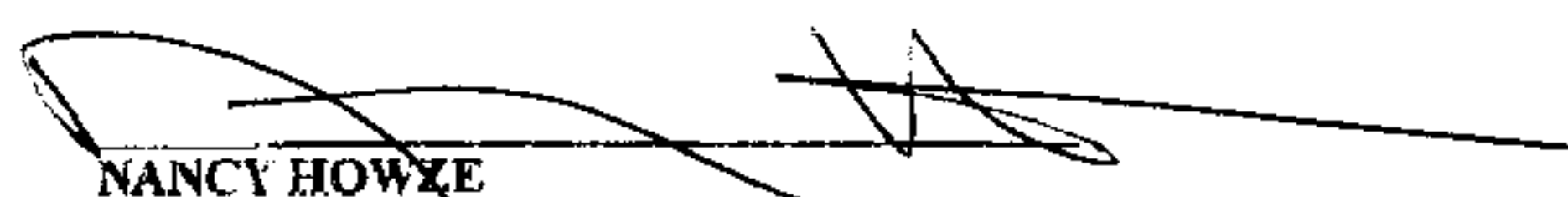
FURTHER, I do authorize my aforesaid attorney in fact to perform all necessary acts in the execution of the aforesaid authorizations with the same validity as I could effect if personally present.

AND I HEREBY DECLARE that any act or thing lawfully done hereunder by my said attorney in fact shall be binding on myself and my heirs, legal representatives and assigns.

PROVIDED HOWEVER, that all business transacted hereunder for me or for my account shall be transacted in my name, and that all endorsements and instruments executed by my said attorney in fact for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my said attorney in fact and the designation "attorney in fact."

FURTHER, this power of attorney shall remain in full force and effect until the occurrence of the first of the following circumstances: (1) my death; (2) the death of my said attorney in fact; (3) until the revocation of this power of attorney, or (4) ninety days from the date of closing of the transaction referred to herein to conclude the sale of the herein described and referenced property.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 20 day of December, 2001.

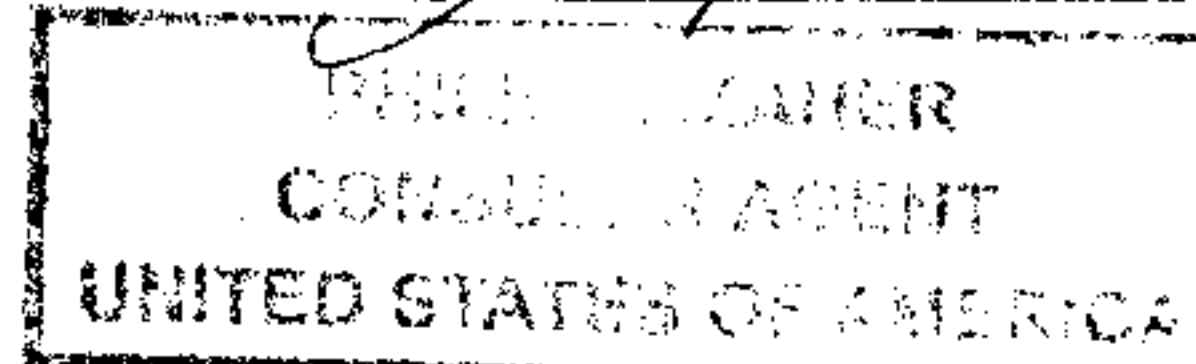

NANCY HOWZE

STATE OF GUANAJUATO
COUNTY OF ALLENDE

I, the undersigned, a Notary Public, hereby certify that **NANCY HOWZE**, whose name is signed to the foregoing Specific Power of Attorney, and who is known to me, acknowledged before me on this date, that, being informed of the contents of said Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 20th day of December, 2001.


NOTARY PUBLIC
Commission Expires N/A


UNITED STATES OF AMERICA

INSTRUMENT PREPARED BY:
Kevin Hays and Associates, P.C.
100 Concourse Parkway, Suite 101
Birmingham, AL 35244

RECORDER'S MEMORANDUM
At the time of recordation, this instrument was found to be inadequate for the best photographic reproduction.

Inst # 2002-00489

01/03/2002-00489
12:40 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
11-90
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