

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

SPECIFIC AND DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Joan M. Reick, make, constitute, and appoint George J. Reick, Jr., of Jefferson County, Alabama, to be my lawful attorney-in-fact for me and to do any and all acts which I could do if personally present in that certain closing wherein we are refinancing the property located at 705 Crested Fern Ln, B'ham 35244, which is further described as follows:

Lot 3528, according to the Survey of Riverchase Country Club 35th Addition, as recorded in Map Book 16, Page 113, in the Probate Office of Shelby County, Alabama.

Specifically, I give my attorney-in-fact full power to execute the mortgage and all closing documents necessary to complete the refinance transaction referenced above.

This Specific and Durable Power of Attorney shall expire ninety (90) days from the date it is executed.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 18 day of January, 2002.

Joan M. Reick (Seal)
Joan M. Reick

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

Before me, the undersigned authority, personally appeared Joan M. Reick, who is known to me and who acknowledged before me that she, with full knowledge of the contents of the above and foregoing Specific and Durable Power of Attorney, executed the same voluntarily and by her own free act and will.

Dated this the 18th day of January, 2002.

[Signature]
Notary Public

My Commission Expires: 11-30-03

01/31/2002-05432
03:18 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 11.00

2002-05432
Inst #