

STATE OF ALABAMA)

JEFFERSON COUNTY)

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT:

WHEREAS, Stephen T. Blackburn and Rhonda E. Hoggle have entered an agreement with Citizens Bank to refinance that certain property located at 1115 Indian Crest Drive, Indian Springs, AL 35124 (the Property),

WHEREAS, Stephen T. Blackburn a resident of Shelby County, Alabama, will be unavailable on the date of closing and desires to authorize Rhonda E. Hoggle to sign all documents necessary to close the loan from Citizens Bank,

NOW THEREFORE, I hereby authorize Rhonda E. Hoggle as my true and lawful attorney-in-fact to execute any and all documents necessary, in the sole discretion of my attorney-in-fact to secure that certain loan from Citizens Bank which shall enable the refinancing of the Property.

This instrument is to be interpreted and construed as a Specific Power of Attorney and shall not be affected by the disability, incompetency or incapacity of Stephen T. Blackburn.

Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death, shall be binding on me, my heirs, assigns and personal representatives.

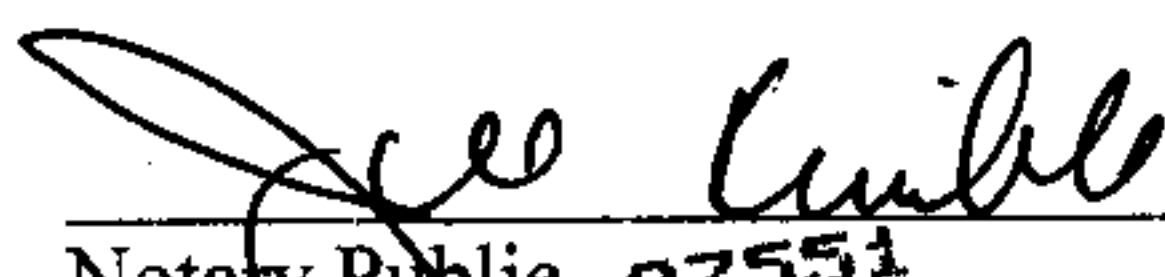
In witness whereof, Stephen T. Blackburn has hereunto set his hand and seal this the 11th day of January, 2002.


Stephen T. Blackburn

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Stephen T. Blackburn, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 11th day of January, 2002.


Notary Public - 07551
02/13/2002
11:19 AM
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 14.00
11/23/02

Inst # 2002-07551

EXHIBIT "A"

Lot 3, according to the Survey of Mountain Park, First Sector, as recorded in Map Book 9, Page 103, in the Probate Office of Shelby County, Alabama.

Inst # 2002-07551

**02/13/2002-07551
11:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 14.00**