

**AFFIDAVIT THAT POWER OF ATTORNEY
IS IN FULL FORCE AND EFFECT**

STATE OF ALABAMA, COUNTY OF SHELBY, SS.:

I, Jean E. Bogart, being duly sworn, depose and say:

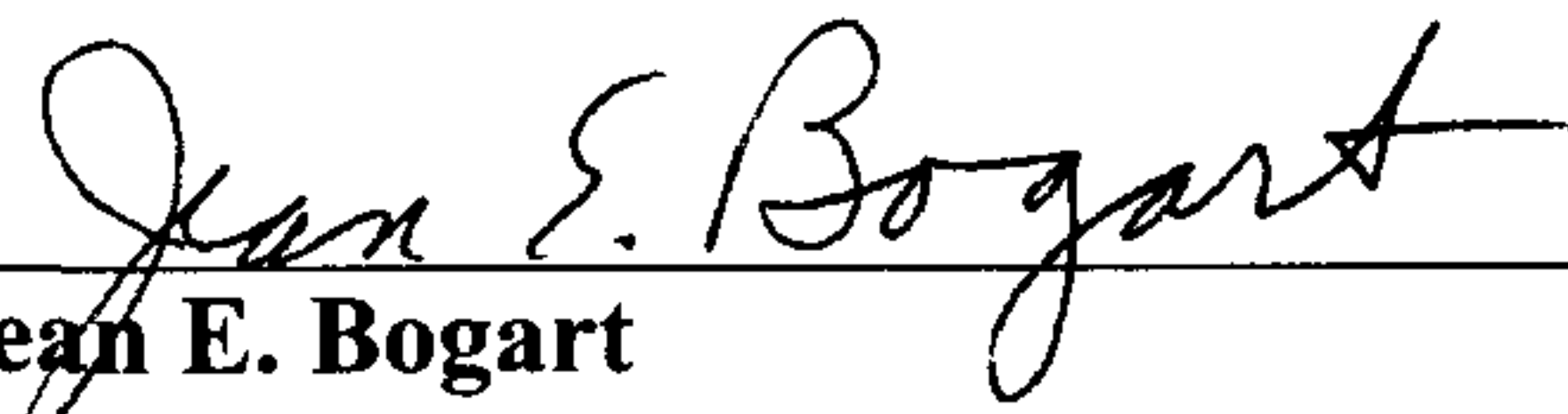
THAT, Dennis L. Bogart, having an address at 121 Sunset Trail, Alabaster, AL 35115 as principal, did, in a writing dated April 5, 2002, appoint me their true and lawful attorney, and that attached hereto is a true copy of said power of attorney.

THAT I have no actual knowledge or actual notice of the revocation or termination of the aforesaid power of attorney by death or otherwise, or knowledge of any facts indicating the same. I further represent, to the best of my knowledge after diligent search and inquiry, that: said principals are now alive; have not, at any time, revoked, terminated, suspended or repudiated the power of attorney; and the power of attorney still is in full force and effect.

THAT I make this affidavit for the purpose of signing any and all closing documents necessary to refinance a piece of real property located at 121 Sunset Trail, Alabaster, AL 35007 and to induce United General Title Insurance Company to issue title insurance in favor of the owner and lender regarding this property which is more specifically described as:

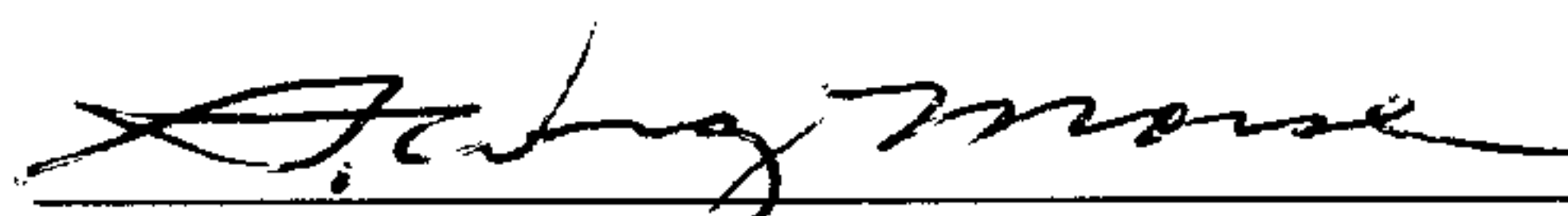
Lot 111, according to the Survey of Stagecoach Trace, First Sector, as recorded in Map Book 25, Page 24 A, B, & C, in the Office of the Judge of Probate of Shelby County, Alabama.

Dated: April 22, 2004



Jean E. Bogart

Subscribed and sworn to before me, a notary public, in said County and State, as witness my hand and official seal, on this 22nd day of April, 2002.



G. Wray Morse, Notary Public
My commission expires: 9/10/2004