

STATE OF ALABAMA

COUNTY OF SHELBY

SPECIFIC POWER OF ATTORNEY

Know All Men by These Presents, that I, **Dennis L. Bogart**, of legal age, and with a mailing address at **121 Sunset Trail, Alabaster, Alabama, 35115** hereby make, constitute and appoint my wife, **Jean E. Bogart**, as my true and lawful attorney, for us in our name, place and stead to:

Execute, sign, approve, deliver and acknowledge any and all documents, including but not limited to the Deed, Lien Waiver, Settlement Statement and any other documents, which are necessary to complete the refinance of a piece of real estate located at **121 Sunset Trail, Alabaster, Alabama 35115** being more particularly described as follows:

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.

This Power of Attorney shall not be affected or impaired by any disability, incompetency or incapacity, per Code of Alabama § 26-1-2.

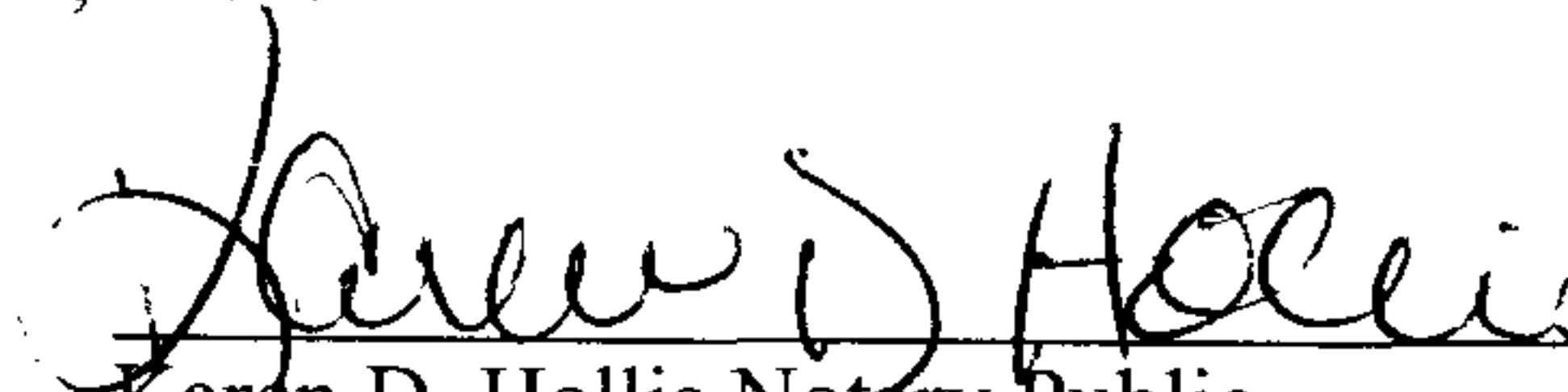
Executed this 5th day of April, 2002.


Dennis L. Bogart

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, hereby certify that **Dennis L. Bogart**, 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 the instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand this 5th day of April, 2002.


Karen D. Hollis, Notary Public

My Commission expires: 12/12/03

This instrument was prepared by:
G. Wray Morse
1920 Valleydale Road
Birmingham, Alabama 35244