

STATE OF ALABAMA

COUNTY OF SHELBY

SPECIFIC POWER OF ATTORNEY

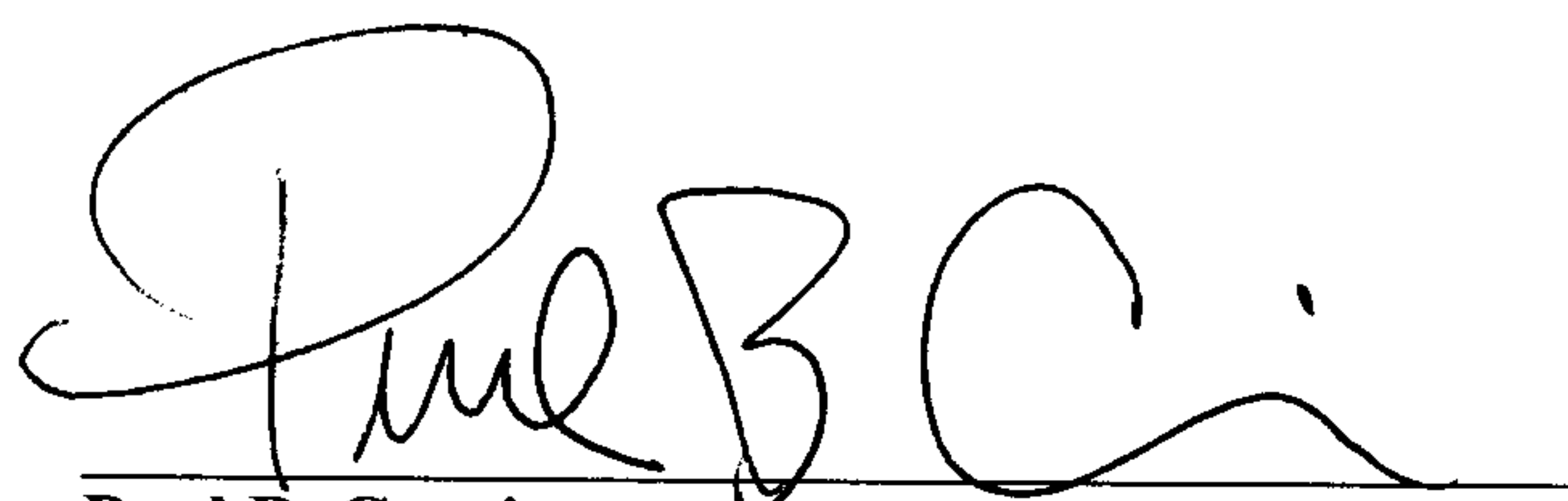
Know All Men by These Presents, that I, **Paul B. Curcio**, of legal age, and with a mailing address at **2021 Baneberry Drive, Hoover, Alabama 35244**, hereby make, constitute and appoint my sister, **Timi Lynn Stover**, as my true and lawful attorney, for me in my name, place and stead to:

Execute, sign, approve and acknowledge any and all documents, including but not limited to the HUD-I Settlement Statement, Note, Mortgage, Riders to the Note and/or Mortgage, Truth in Lending Disclosure Statement, and any other documents which are necessary to complete the sale of a piece of property located at **1231 Wilkerson Circle, Helena, Alabama 35080** consisting of the land and house situated thereon, more particularly described as follows:

Lot 280, according to the Amended Map of Wyndham Wilkerson Sector, Phase VI, as recorded in Map Book 26, Page 132, in the Probate Office 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 20th day of June, 2002


Paul B. Curcio

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, hereby certify that **Paul B. Curcio**, 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 this instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand this 20th day of June, 2002


Notary Public

My Commission Expires: 8-12-03