

SPECIFIC DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)

COUNTY OF SHELBY)

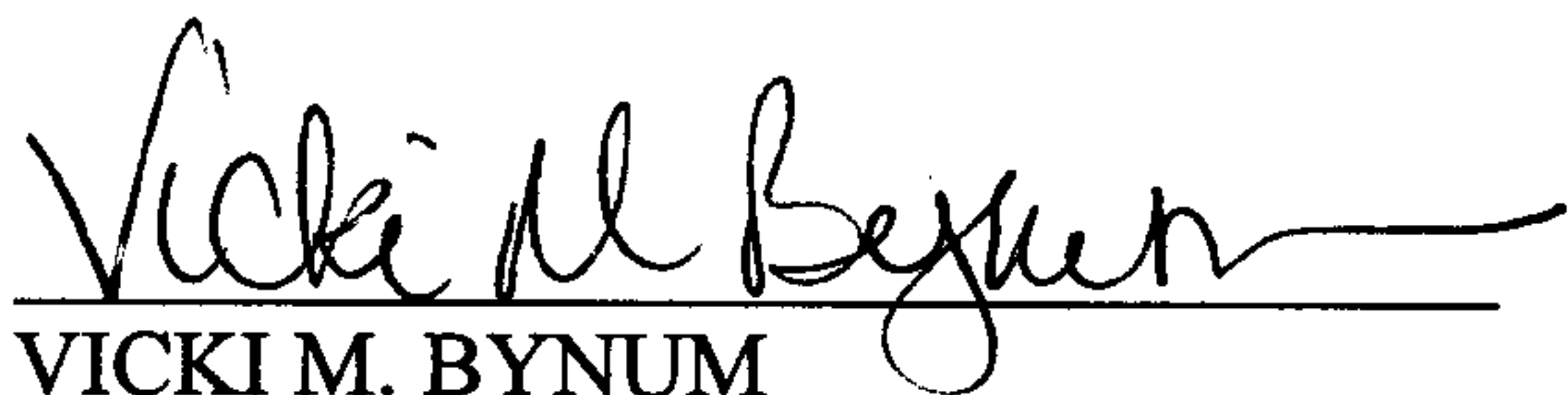
KNOW ALL MEN BY THESE PRESENTS THAT I, **VICKI M. BYNUM**, (hereinafter "Principal") a resident of TENNESSEE have made, constituted and appointed and by these presents do make, constitute and appoint **TODD A. BYNUM**, my true and lawful agent as my attorney-in-fact (hereinafter "Agent") to do and perform each and every act, deed, matter and thing as hereinafter specifically enumerated to all intents and purposes as I might or could do in my own proper person if personally present, the following specifically enumerated powers, namely to execute on my behalf all related documents necessary to close the purchase of and to execute any documents for required by **COOPERATIVE MORTGAGE SERVICES, INC.**, its successors and/or assigns, (the Lender) for a 30 Year Fixed Rate Conventional Loan in the amount of \$270,700.00 with an interest rate of 6.50%, including but not limited to a Settlement Statement, Promissory Note, Mortgage, and any other documents relative to the purchase of the property located at 1687 Oak Park Lane, Helena, Alabama 35080 more specifically described as follows:

The property as described on Exhibit "A" attached hereto and incorporated herein by this reference.

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal.

IN WITNESS WHEREOF, I have executed this special durable power of attorney in two counterparts and I have directed that photostatic copies of this power of attorney be made which shall have the same effect as an original.

Dated this 20th day of June, 2002.



VICKI M. BYNUM
Principal

STATE OF TENNESSEE)
COUNTY OF MADISON)

On this 20th day of June, 2002, I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Vicki M. Bynum, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me that, being informed of the contents of the instrument, she executed the same voluntarily and as her act on the day the same bears date.

Given under my hand and seal of office this the 20th day of June, 2002.


NOTARY PUBLIC
My Commission Expires: 2/23/05



EXHIBIT "A"

Lot 14, according to the Survey of The Woodlands, Sector 1, as recorded in Map Book 27, Page 63, in the Probate Office of Shelby County, Alabama.