

STATE OF ALABAMA)

SHELBY COUNTY)

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT:

WHEREAS, Stephen T. Blackburn and Rhonda E. Hogle, are husband and wife, and Rhonda E. Hogle has entered into an agreement with Citizens Bank to obtain a mortgage to purchase a certain property located at 3341 Sunny Meadows Court, Birmingham, AL 35242 (the Property) as an investment property,

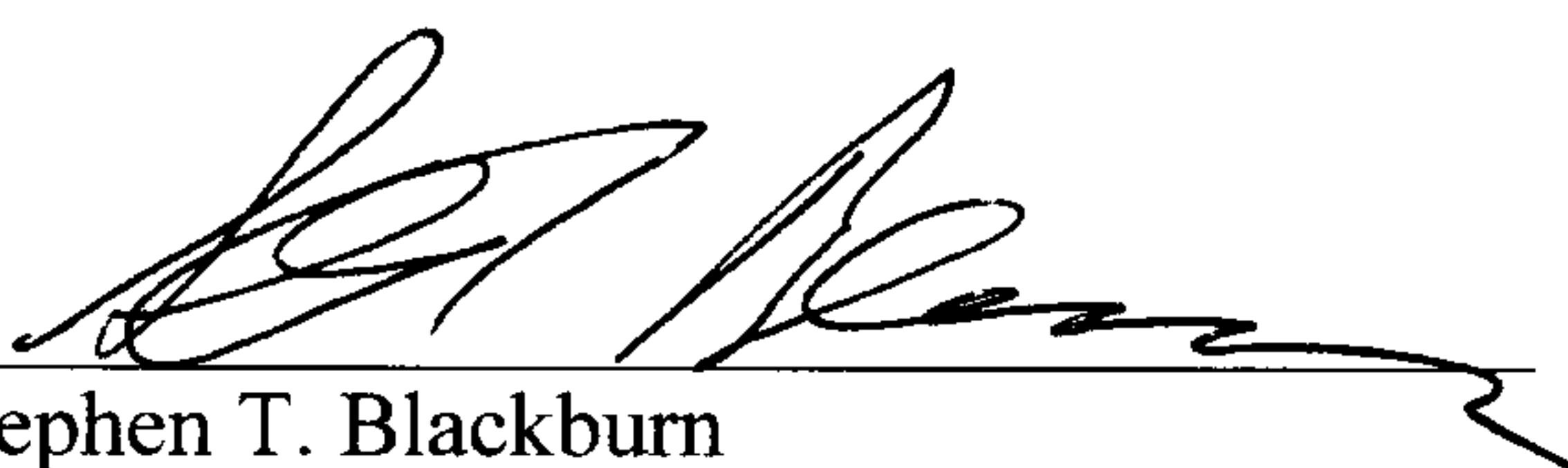
WHEREAS, Stephen T. Blackburn a resident of Shelby County, Alabama, will be unavailable on the date of closing and desires to authorize Rhonda E. Hogle to sign all documents necessary to close the loan from Citizens Bank,

NOW THEREFORE, I hereby authorize Rhonda E. Hogle 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 purchase 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.

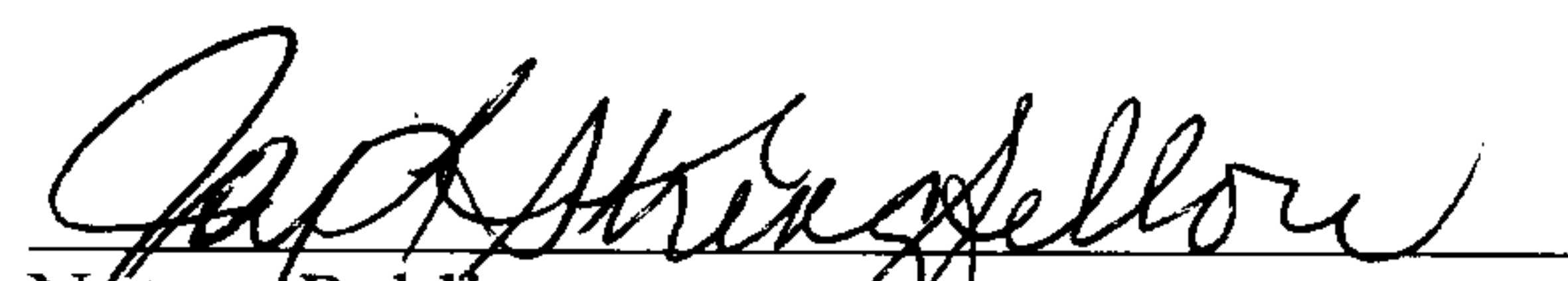
In witness whereof, Stephen T. Blackburn has hereunto set his hand and seal this the 23rd day of August, 2002.


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 23rd day of August, 2002.


Notary Public
My commission expires: 1-29-04