

STATE OF ALABAMA
COUNTY OF JEFFERSON

DURABLE SPECIFIC POWER OF ATTORNEY FOR REAL ESTATE

BE IT KNOWN THAT I, Mary S. Grahovac (herein after referred to as "Grantor") do hereby declare that I hereby make, constitute and appoint **my husband Marc A. Grahovac**, as my attorney-in-fact, this individual may act on my behalf regarding the real estate transaction for the below described property.

Therefore, I hereby grant and convey all powers necessary for him or her (hereinafter referred to as Attorney-in-fact) to execute this transaction by the following durable powers, authorities and consents:

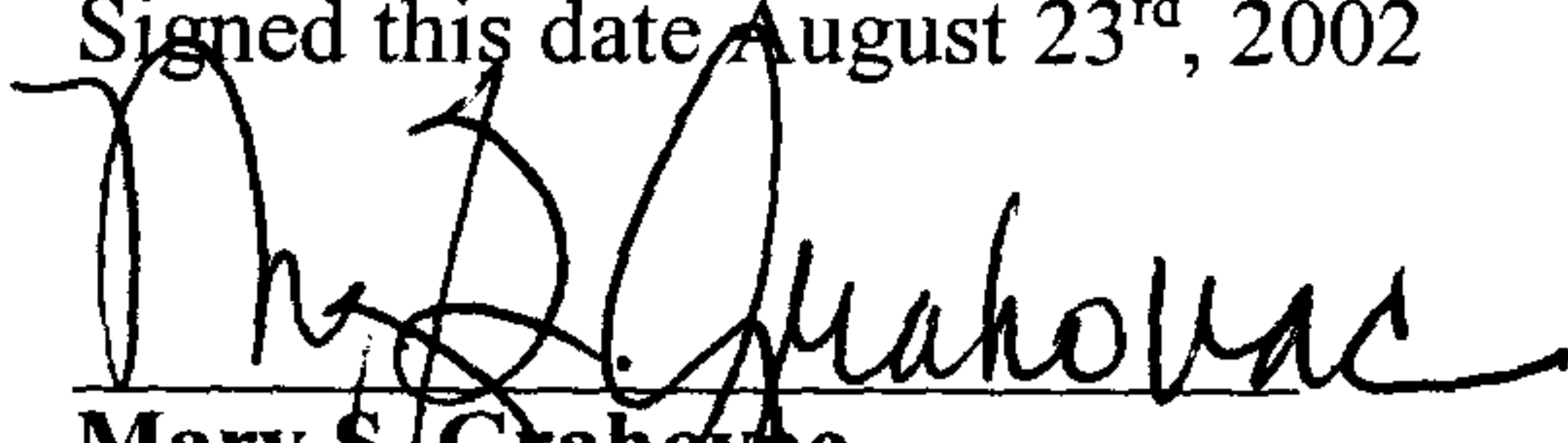
1. Grantor hereby authorizes, grants and conveys this durable power of attorney, and all reasonable and necessary powers and consents associated herewith to said Attorney-in-fact solely for the purpose of mortgaging/refinancing the aforementioned real property more particularly described as:

Lot 68, according to the Survey of Park Forest, Sector 7, Phase 1, as recorded in Map Book 19, Page 33, in the Probate Office of Shelby County, Alabama.

2. Grantor hereby authorizes Attorney-in-fact to execute the aforesaid transaction of real estate by telecopy or facsimile.
3. Grantor hereby authorizes attorney-in-fact to mortgage/refinance certain real property located at 294 Forest Parkway, Montevallo, Alabama 35115 at a time and place to be determined by the parties associated with the transaction.
4. Grantor hereby agrees to exonerate and hold harmless attorney-in-fact and his lawful agents and employees from any loss or liability arising out of or as a result of this Durable Power of Attorney, except for any acts of ordinary negligence, gross negligence or wanton and willful reckless conduct.

This power of attorney shall not be affected by my disability, incompetency, or incapacity and may be exercised notwithstanding any such disability, incompetency, or incapacity of uncertainty as to whether I am alive or dead.

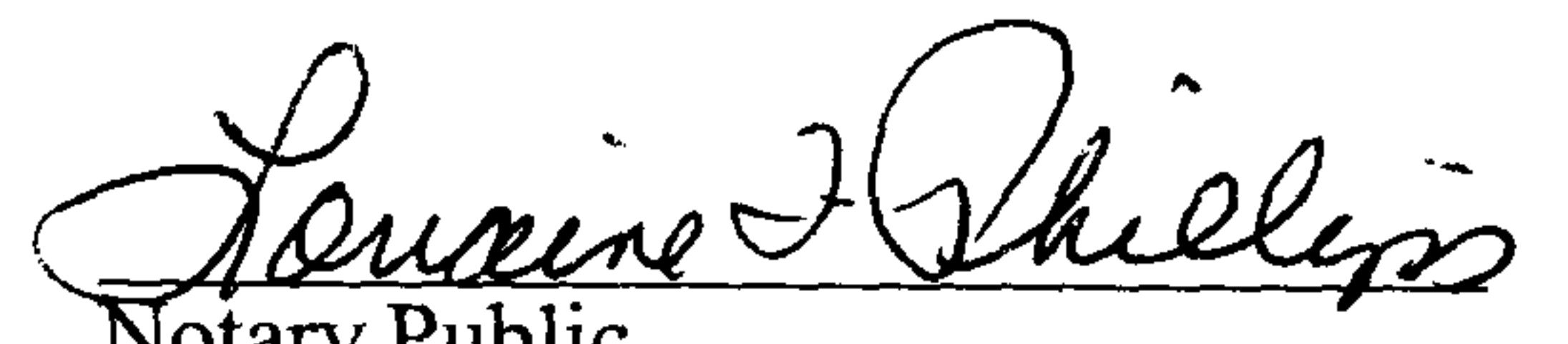
Signed this date August 23rd, 2002


Mary S. Grahovac

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned notary public in for said State, hereby certify that, **Mary S. Grahovac** whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me this day that , being informed of the contents of this document, she executed the same voluntarily on the same bear date.

Given under my hand and signed this: August 23rd, 2002.


Notary Public
My commission expires: 01/13/03



Todd Backsdale