

STATE OF ALABAMA)
)
COUNTY OF JEFFERSON)

AFFIDAVIT & INDEMNITY AGREEMENT
REGARDING OF POWER OF ATTORNEY

Before me, the undersigned Notary Public, in and for the State of Alabama-at-Large, personally appeared Rodolfo A. Arvizu, who having been by me first duly sworn, deposed as follows:

1. My name is Rodolfo A. Arvizu. I am over the age of twenty-one (21) years, and have personal knowledge of the facts herein.

2. On November 13, 2002, Lori M. Arvizu, appointed me as attorney-in-fact under a Power of Attorney, a true and correct copy of which is attached hereto as Exhibit A.

3. I have on this day exercised the powers granted in the above referenced Power of Attorney by executing warranty deeds, mortgages and various other documents relating to the sale, or mortgage, of the residence located in Jefferson County, Alabama, and being more particularly described as follows, to-wit:

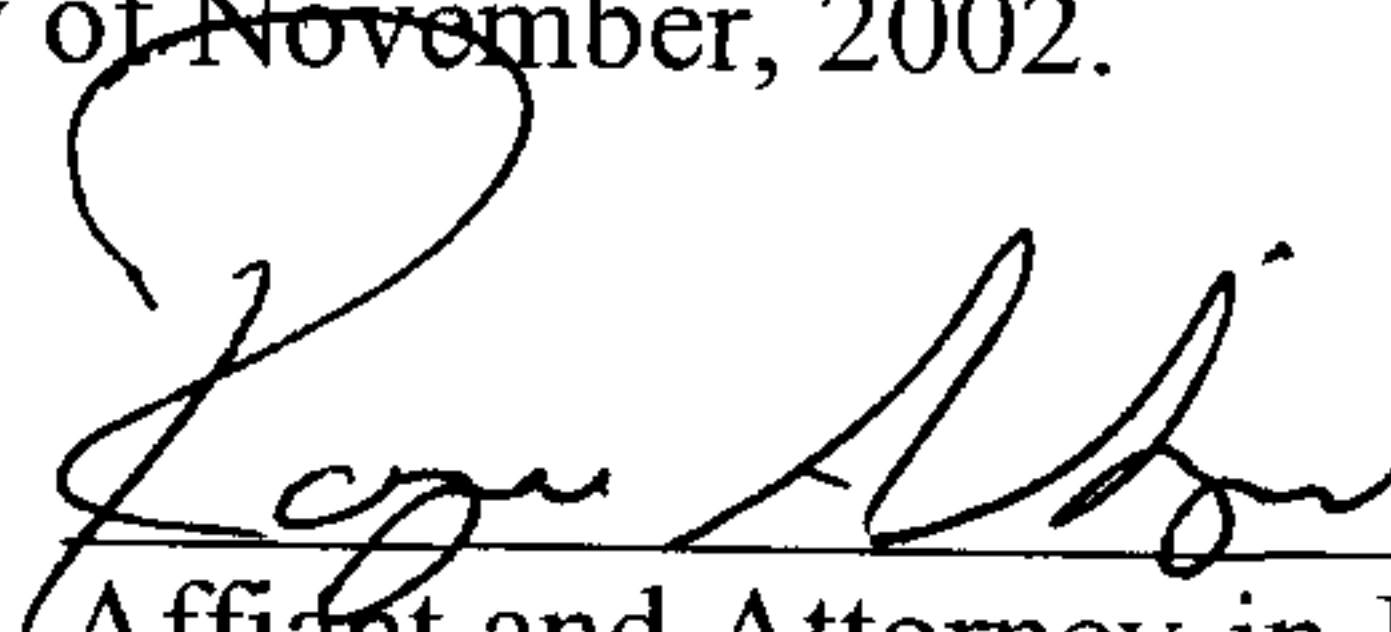
Lot 105, according to the Survey of Lake Forest, First Sector, as recorded in Map Book 24, Page 62, in the Probate Office of Shelby County, Alabama.

4. At the time of the execution of the above-mentioned closing documents and exercise of the Power of Attorney I had no actual knowledge of the termination of the power by revocation or the death of Lori M. Arvizu. I know Lori M. Arvizu to be still living, competent and have not been notified since the execution of the Power of Attorney that he/she has revoked said power. The affiant herein affirms, under penalty of perjury, that he/she is not using the power of attorney to self-deal in the Principals' property, or to otherwise benefit personally from this mortgage or sale of the Principals' real property.

5. I am making this affidavit pursuant to Code of Alabama 1975 Section 26-1-2(e).

6. I, Rodolfo A. Arvizu, agree to indemnify and hold harmless The Title Group, Incorporated; David C. Skinner, W. Eric Pitts or any member or other employee of David C. Skinner, L.L.C. from any loss, costs, damage and expense of every kind including attorney's fees, which it shall or may suffer resulting from a reliance on the Power of Attorney.

Witness my hand and seal this the 22nd day of November, 2002.

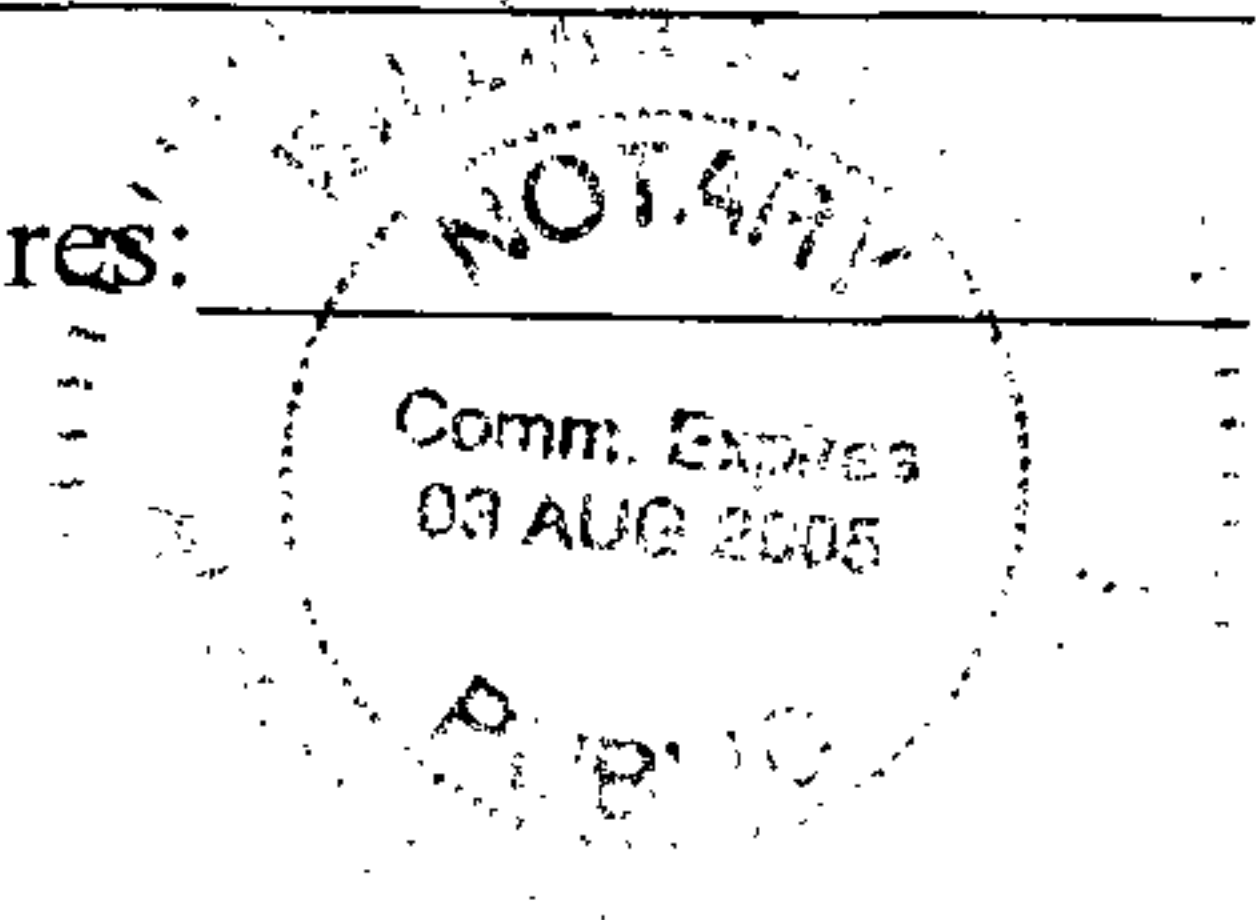

Affiant and Attorney-in-Fact

Subscribed and sworn to before me on this 22nd day of November, 2002.



Notary Public

My Commission Expires:



DURABLE POWER OF ATTORNEY

THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY DISABILITY, INCOMPETENCY, OR INCAPACITY OF THE PRINCIPAL.

I, Lori M. Arvizu, do hereby appoint Rodolfo A. Arvizu as my attorney-in-fact to act for me, and in my name in any way I could act in person, concerning the sale of that certain real property further described as follows:

Lot 105, according to the Survey of Lake Forest, First Sector, as recorded in Map Book 24, Page 62, in the Probate Office of Shelby County, Alabama.

The above grant expressly includes the power and authority to execute all documents necessary for the purchase of the aforementioned real property including, but not limited to, mortgaging the property, deeds, affidavits of title and settlement statements. I hereby bind myself to indemnify and defend attorney in fact of and from any and all claims, demand, losses, damages, actions and causes of action, including expenses, cost and reasonable attorney's fees incurred by attorney in fact in connection with the carrying out of the powers granted by this instrument provided that attorney in fact did not act in bad faith with respect to the transaction made the subject matter of the request for indemnification. Third parties may rely upon the representations of my attorney in fact as to all matters relating to any power granted to my attorney in fact by this instrument. Any person who relies upon the representations of my attorney in fact or the powers granted to my attorney in fact by this instrument shall be free from any liability to me resulting from attorney in fact's exercise of said powers.

I, Lori M. Arvizu, hereby sign my name to this durable power of attorney pursuant to the provisions of Alabama Code Section 26-1-2, on November 13, 2002, and being first duly sworn, do hereby declare to the undersigned authority that having been advised by counsel and being fully informed of the contents of this form and the full import of this grant to my attorney-in-fact. I sign and execute this power of attorney willingly, knowingly, and voluntarily for the purposes therein expressed, and that I am 18 years of age or older, of sound mind and under no constraint or undue influence.

Lori M. Arvizu
Lori M. Arvizu

20021202000595120 Pg 3/3 17.00
Shelby Cnty Judge of Probate, AL
12/02/2002 08:20:00 FILED/CERTIFIED

We, Kristi Schulz and Kathy Bevis, the witnesses, sign our names to this instrument, being first duly sworn, and do hereby declare to the undersigned authority Lori M. Arvizu signs and executes this instrument and that she signed it willingly and that each of us, in the presence and hearing of her, hereby signs this instrument as witness to the her signing, and that to the best of our knowledge she is 18 years of age or older, of sound mind and under no constraint or undue influence.

Kristi Schulz
Witness

Kathy S. Bevis
Witness

State of Tennessee)
County of Shelby)

On this the 13th day of November, 2002, I, Brenda Steinman, a Notary Public in and for said county and in said state, hereby certify that Lori M. Arvizu, Kristi Schulz and Kathy Bevis whose names are signed to the foregoing instrument and who are known to me, acknowledged before me that, being informed of the contents of the instrument, they executed the same voluntarily and as their act on the day the same bears date.

GIVEN UNDER MY HAND and seal office on this 13th day of November, 2002.

Brenda Steinman
Notary Public

My Commission Expires: My Commission Expires 6-28-2003