

SPECIFIC
DURABLE POWER OF ATTORNEY

STATE OF ALABAMA

JEFFERSON COUNTY

I, **ROGER M. MILLER** the undersigned, do
hereby constitute and appoint **KAY MILLER** my true
and lawful attorney, for me and in my name, place and stead to do and perform
the following acts:

(1) To do any and all acts necessary to purchase, enter
upon and take possession of the following described real property located
in Jefferson County, Alabama, to-wit: **8231 Castlehill Road, Hoover, AL 35242**
Lot 38, according to the Survey of Greystone Eighth Sector, as recorded in Map
Book 20, page 93 A & B, in the Probate Office of Shelby County, Alabama.

Together with the non-exclusive easement to use the private roadways, Common
Areas and Hugh Daniel Drive, all as more particularly described in the Greystone
Residential Declaration of Covenants, Conditions and Restrictions dated 11/6/90,
and recorded in Real 317, page 260, in the Probate Office of Shelby County,
Alabama, together with all amendments thereto.

(2) To execute any and all documents necessary to complete
a mortgage loan on the said real property, as required by the lender, **Wells Fargo**
Home Mortgage, Inc. including but not limited to Settlement Statements,
Truth-in-Lending Disclosure Statements, Note, Mortgage, and any and all
other documents so required, to close the said loan and to encumber the
said property with a valid first mortgage in the amount of **\$ 322,700.00**.

(3) Without in any wise limiting the foregoing, generally
to do, execute and perform any other act, deed, matter or thing whatsoever
that ought to be done, executed or performed in connection with the closing
of the purchase and mortgage of the said real property, as fully and completely
as I could do if personally present.

IT IS UNDERSTOOD AND AGREED THAT THIS POWER OF ATTORNEY
SHALL NOT BE AFFECTED BY DISABILITY, INCOMPETENCY, OR INCAPACITY OF THE
UNDERSIGNED,

And I, the said **ROGER M. MILLER,** do hereby
ratify and confirm all that my said attorney shall do or cause to be done
in and about the premises by virtue of this power of attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
on this the 17th day of December, 2002.



ROGER M. MILLER

STATE OF SOUTH CAROLINA

Lexington COUNTY

I, the undersigned, a Notary Public in and for said County,
in said State, hereby certify that **ROGER M. MILLER** whose
name is signed to the foregoing Power of Attorney, 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.

Dated this the 17th day of December, 2002.



Notary Public (SEAL)