

SPECIFIC DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS THAT I, **EUGENE E. LINTON, JR.**, (hereinafter "Principal") a resident of Birmingham, Alabama have made, constituted and appointed and by these presents do make, constitute and appoint **VILLETA M. LINTON**, 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 refinance of and to execute any documents for required by **FLAGSTAR BANK, FSB**, its successors and/or assigns, (the Lender) for a 15 year Fixed Rate Conventional Loan in the amount of \$ 164,000.00 with an interest rate of 5.375% ,including but not limited to a Settlement Statement, Promissory Note, Mortgage, and any other documents relative to the refinance of the property located at 6163 Rushing Parc Lane, Birmingham, Alabama 35244 more specifically described as follows:

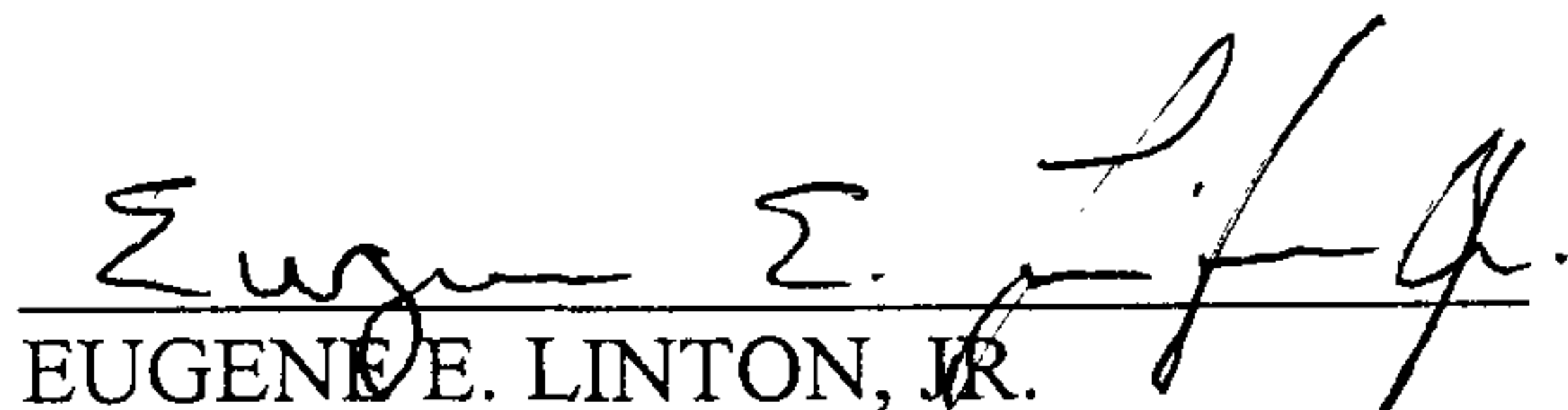
Lot 17, according to the Survey of Rushing Parc Sector One, as recorded in Map Book 19, page 20, in the Probate Office of Shelby County, Alabama.

Eugene E. Linton, Jr and Eugene E. Linton are one and the same person.

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 16 day of December, 2002.


EUGENE E. LINTON, JR.
Principal

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

On this 16th day of December, 2002, I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Eugene E. Linton, Jr., 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, he executed the same voluntarily and as ~~her~~ ^{his} act on the day the same bears date.

Given under my hand and seal of office this the 16th day of December, 2002.


NOTARY PUBLIC
My Commission Expires: 5-1-05