

SPECIFIC POWER OF ATTORNEY

I, STEPHEN R. FORSYTH address of 300 QUAIL RIDGE COURT, HELENA, ALABAMA 35080, do hereby appoint CAROL S. FORSYTH of SHELBY County, Alabama, my true and lawful Attorney in Fact, for me and in my name, place, and stead, and for my use and benefit:

To execute on my behalf as mortgagor, all related documents on the real property located at 300 QUAIL RIDGE COURT, HELENA, ALABAMA 35080, SHELBY County, Alabama, particularly described as:

LOT 15, ACCORDING TO THE SURVEY OF QUAIL RIDGE SUBDIVISION, AS RECORDED IN MAP BOOK 22, PAGE 35, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

To execute a mortgage and note and all other related documents for the loan on the above described property to HOMEcomings FINANCIAL NETWORK, INC. and to sign, execute, and deliver, in my name or otherwise, such instruments as may be required in connection with the loan of subject property and to do such other acts as I might or could do in closing the loan on the aforementioned property.

I further give and grant unto my said attorney in fact full power and authority to do and perform every act necessary and proper to be done in the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by virtue hereof.

This power of attorney is granted for a period of one (1) month and shall become effective on the 11TH day of DECEMBER, 2002.

Executed this 11th day of DECEMBER, 2002.

WITNESS:

Stephen R Forsyth
STEPHEN R. FORSYTH

ADDRESS _____

STATE OF Alabama
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said county and said state, hereby certify that STEPHEN R. FORSYTH, whose name(s) are signed to the foregoing instrument, and who are known to me, acknowledged before me that, being informed of the contents of the instrument have executed the same voluntarily and as their act on the day the same bears date.

Given under my hand and seal office this the 11th day of DECEMBER, 2002.

[Signature]
Notary Public

My Commission Expires: 12-5-03

60644