



2003010300003980 Pg 1/1 11.00  
Shelby Cnty Judge of Probate,AL  
01/03/2003 09:03:00 FILED/CERTIFIED

STATE OF ALABAMA  
COUNTY OF \_\_\_\_\_

**SPECIFIC LIMITED DURABLE POWER OF ATTORNEY**

Know all men by these presents, that I, **BENNETT H. GILBERT, A MARRIED MAN**, and a legal resident of the State of Alabama, hereby make, constitute and appoint my step-son, **WILLIAM BRYAN COWEN**, who is over the age of 19 years and is a lawful resident of the state of Alabama, as my true and lawful attorney-in fact, for me in my name, place and stead to: execute, sign, and acknowledge, any and all documents, including, but not limited to sales contracts, lien waivers, Hud-1 Settlement Statements, deeds and any other documents necessary to effectuate and/or complete the REFINANCE of a picce property owned by the undersigned, **BENNETT H. GILBERT**, the said property consisting of a house and land located at 237 Camellia Drive, Chelsea, AL 35043, and more particularly described as follows:

**LOT 410, ACCORDING TO THE MAP AND SURVEY OF WINDSTONE IV SUBDIVISION, AS RECORDED IN MAP BOOK 27, PAGE 55, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

This power of Attorney shall not be affected or impaired by any disability, incompetency or incapacity, per Code of Alabama Sec. 26-1-2 (1975).

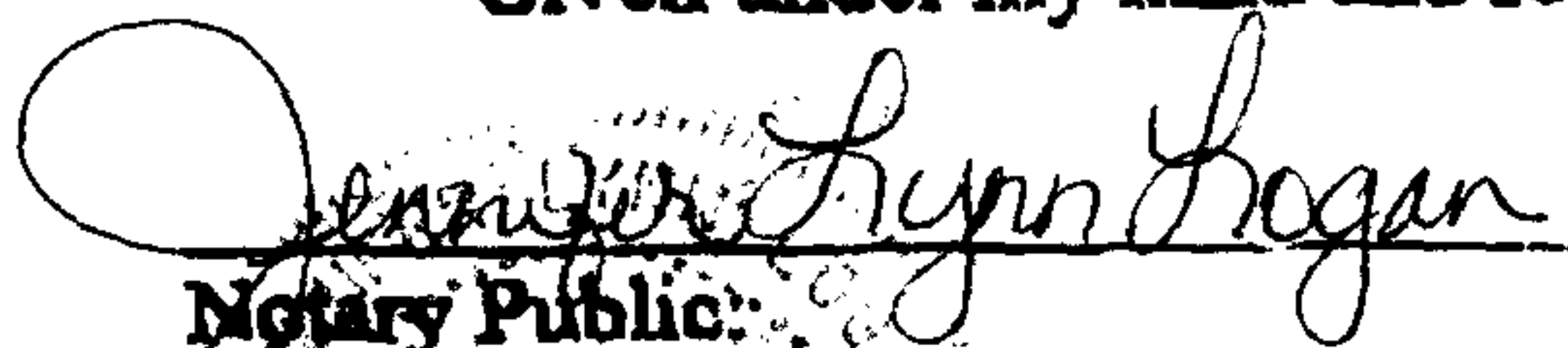
Executed this 20th day of November, 2002.

  
**BENNETT H. GILBERT**

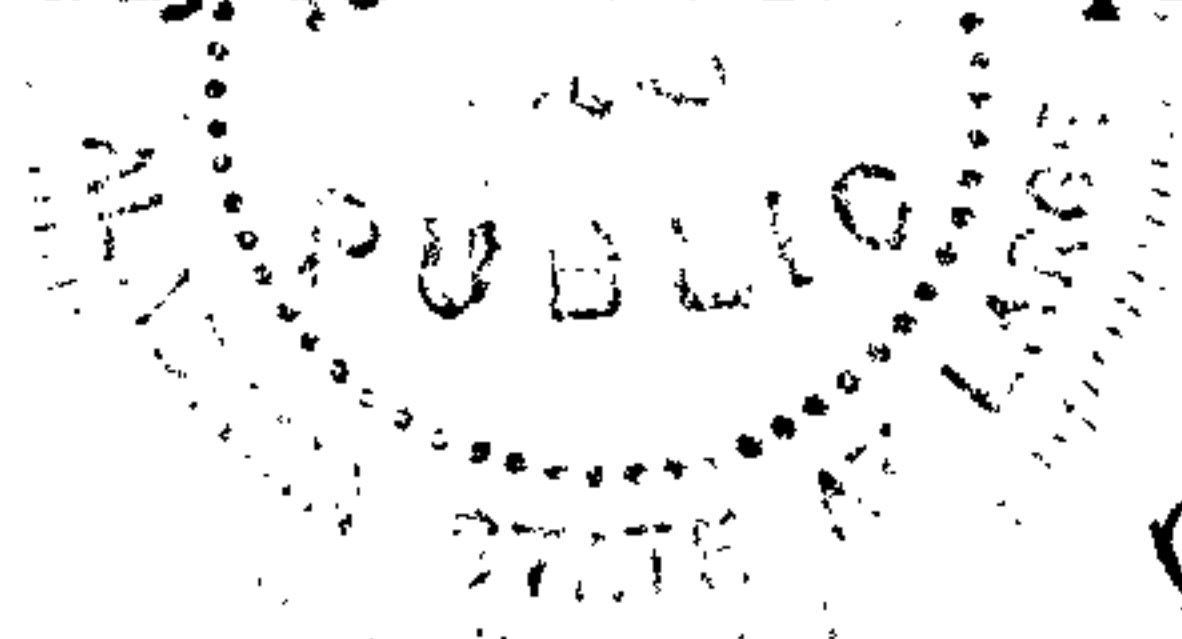
STATE OF ALABAMA  
COUNTY OF Jefferson

I, Jennifer Lynn Logan, a Notary Public in and for said State and County, hereby certify that **BENNETT H. GILBERT**, whose name is signed to the foregoing document, and who is known to me, acknowledged before me on this day, being informed of the contents of this document, he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 13<sup>th</sup> day of December, 2002.

  
Notary Public:

My Commission expires: MY COMMISSION EXPIRES 5-30-2005



Douglas Scofield