

STATE OF ALABAMA
COUNTY OF SHELBY

SPECIFIC DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, TURHAN L. MOORE, of the community of Chelsea, County of Shelby, State of Alabama, have made constituted and appointed, and by these presents do make, constitute, and appoint my wife, Mary Ann Moore of Chelsea, County of Shelby, State of Alabama, my true and lawful attorney for me and in my name, place and stead, and for my use and benefit, to execute all documents necessary or proper regarding the refinance of the property located at:

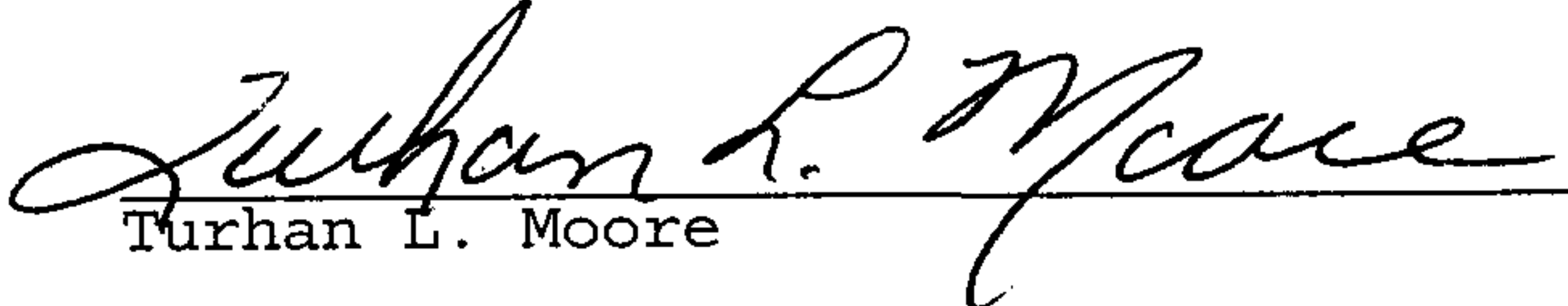
145 Shaw Drive, Chelsea, AL 35043

This Power of Attorney shall not be affected by disability, incompetence, or incapacity of the principal TURHAN L. MOORE, it being the intent of the principal to form a Specific Durable power of attorney.

Giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might do if personally present, with full power of substitution or revocation hereby ratifying and confirming that my said attorney, or her substitutes, shall lawfully do or cause to be done by these presents.

This Power of Attorney shall remain in effect until revoked by me in writing and said revocation is recorded in the Office of the Probate Judge of Shelby County, Alabama. This document hereby expressly revokes any previous Power of Attorney executed by me, regardless of requirements or revocation contained therein.

Witness my hand this the 21st day of January, 2003.

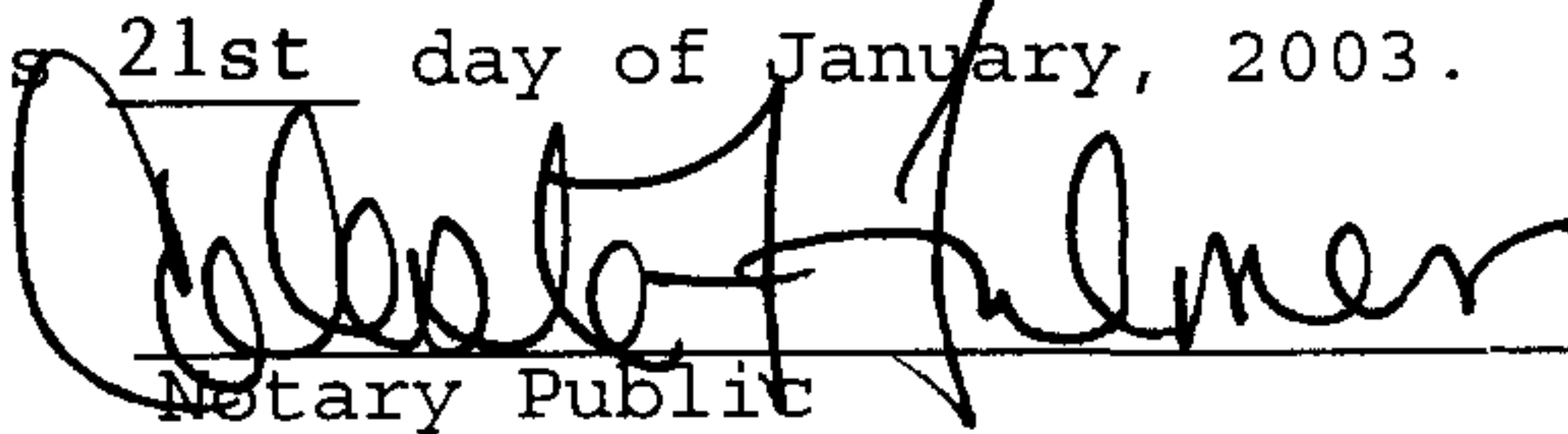

Turhan L. Moore

Witnesses: _____

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, in and for said County and State, hereby certify that TURHAN L. MOORE, 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 the said Power of Attorney, he executed the same and delivered the same voluntarily on the day the same bears date.

Given under my hand and seal this 21st day of January, 2003.


Notary Public

My Commission Expires: 10/06/04

Mike A