

STATE OF ALABAMA
COUNTY OF SHELBY

SPECIFIC POWER OF ATTORNEY

Know All Men by These Presents, that I, **Merri G. Gwin**, of legal age, and with a mailing address at 408 Cloudland Drive, Birmingham, Alabama 35226, hereby make, constitute and appoint my husband, **Matthew G. Gwin**, as our true and lawful attorney, for me in my name, place and stead to:

Execute, sign, approve, deliver and acknowledge any and all documents, including but not limited to the Note, Mortgage, Settlement Statement and any other documents, which are necessary to complete the purchase of a piece of real estate located at **2203 Chandabrook Drive, Pelham, Alabama 35124** being more particularly described as follows:

Lot 31, according to the Survey of Chaparral, Third Sector, as recorded in Map Book 8, Page 165, 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 § 26-1-2.

Executed this 6th day of March, 2003.

Merri G. Gwin
Merri G. Gwin

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public, hereby certify that **Merri G. Gwin**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she executed the same voluntarily on the day the same bears date.

Given under my hand this 6th day of March, 2003.

Sharon A. Morgan
Notary Public

My Commission expires: 6-10-06

This instrument was prepared by:
G. Wray Morse, Attorney at Law
1920 Valleydale Road
Birmingham, Alabama 35244