



SPECIFIC DURABLE POWER OF ATTORNEY

Know All Men by These Presents, which are intended to constitute a durable power of attorney, that I, Robert T. Brown, of the County of Shelby, State of Alabama, do hereby make, constitute and appoint Angelia L. Brown, my true and lawful Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit to do, perform, and execute all or any of the following acts, deeds, or things, as fully as I might or could if personally present, *viz*:

I am the owner of the real estate situated in the County of Shelby, State of Alabama, more particularly described as, to wit:

Lot 92, according to the Survey of Cameron Woods, as recorded in Map Book 23, page 106, in the Probate Office of Shelby County, Alabama.

(herein after "the Property").

I hereby authorize my Attorney-in-Fact to obtain a mortgage loan in such an amount and on such terms and conditions as my Attorney-in-Fact may deem necessary and proper, but not to exceed, however, the amount of \$182,000.00, and to mortgage, hypothecate, or create a lien upon the Property with the appurtenances and all my estate, right, title and interest thereunto as security therefor, and to such purpose to exercise full authority to make, endorse, sign, seal, execute, acknowledge, and deliver to Southeastern Mortgage of Alabama, LLC, (herein the "Lender") any and all of the following without limitation: mortgages, with or without the usual power of sale, promissory notes, federal truth-in-lending disclosures and related documents, settlement statements, affidavits, loan applications, and any other documents, instruments, or things deemed necessary in the premises by either the Lender or my Attorney-in-Fact, and to do such other acts as I might or could do in obtaining such mortgage loan.

The rights, powers and authority of my said Attorney-in-Fact shall commence and be in full force and effect on the day that this power of attorney is executed. The authority conferred herein shall not be affected by my disability, incompetency, or incapacity, and such rights, powers and authority shall remain in force and effect thereafter until the transaction described above is completed. Any action taken in good faith pursuant to the foregoing authority, without actual knowledge of my death, shall be binding upon me, my heirs, assigns and personal representatives.

This Power of Attorney shall be deemed to be coupled with an interest and may not be revoked against the Settlement Agent, except by written notice thereof, which is actually received by the Settlement Agent at Magnolia Title Services, Inc., 300 Office Park Drive, Suite 105, Birmingham, Alabama 35223.

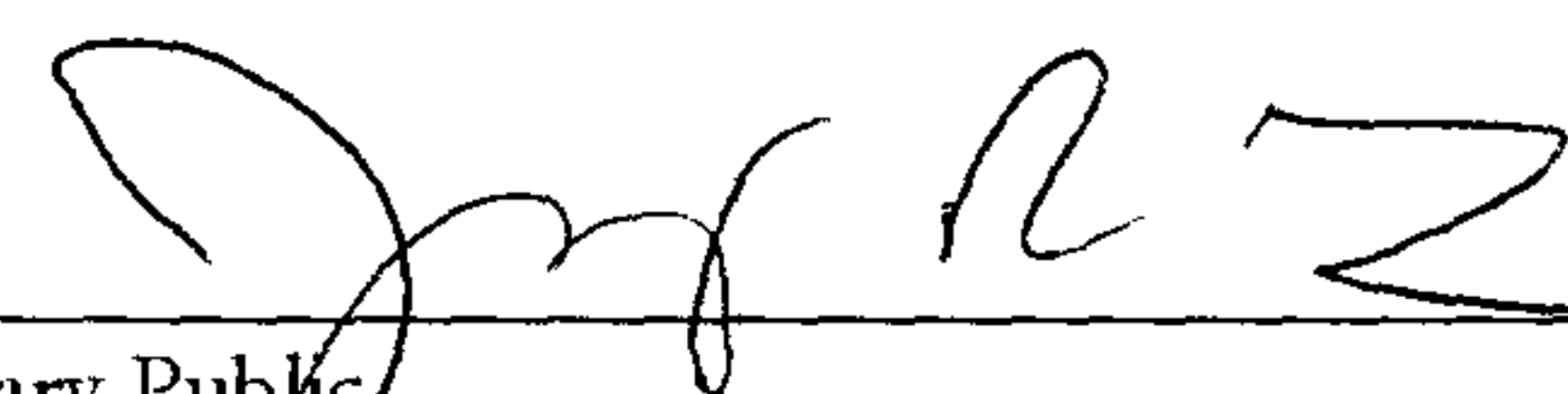
In Witness Whereof, I, as principal, have signed this Specific Durable Power of Attorney on this the 17th day of March, 2003., and I have directed that photocopies of this power be made which shall have the same force and effect as the original.


 Robert T. Brown

State of Alabama }
 Jefferson County }

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Robert T. Brown, 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 specific durable power of attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 17th day of March, 2003.


 Notary Public
 My commission expires:

This Instrument was prepared by:
 Jeffrey R. Lees
 300 Office Park Drive, Suite 105
 Birmingham, Alabama 35223

JEFFREY R LEES
 Notary Public, Alabama State At Large
 My Commission Expires April 17, 2005

