

STATE OF ALABAMA
COUNTY OF SHELBY

SPECIFIC POWER OF ATTORNEY

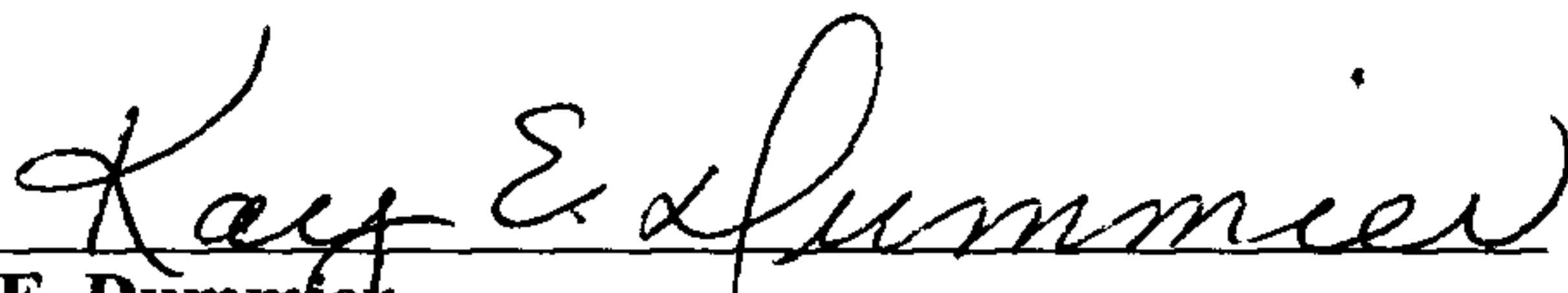
Know All Men by These Presents, that I, **Kay E. Dummier**, of legal age, and with a mailing address at **3463 Indian Lake Circle, Pelham, Alabama 35124**, hereby make, constitute and appoint my son **Jeffery L. Dummier** as my true and lawful attorney, for me in my name, place and stead to:

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 refinance of a piece of real estate and improvements thereon located at **3463 Indian Lake Circle, Pelham, Alabama 35124** being more particularly described as follows:

SEE ATTACHED EXHIBIT "A"

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 18 day of March, 2003.


Kay E. Dummier

STATE OF Alabama
COUNTY OF Shelby

I, the undersigned authority, a Notary Public, hereby certify that **Kay E. Dummier**, 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 18th day of March, 2003.


Notary Public

My Commission expires: 6-12-03

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

EXHIBIT "A"

Commence at the Northeast corner of the Northwest quarter of the Northwest quarter of Section 36, Township 19 South, Range 3 West, Shelby County, Alabama; thence run in a westerly direction along the North line of said quarter-quarter a distance of 41.35 feet; thence turn an angle to the left of 78 degrees 31 minutes and 11 seconds, and run South 0 degrees 00 minutes a distance of 222.39 feet to the point of beginning; thence continue on last described course South 0 degrees 00 minutes a distance of 133.66 feet; thence run South 43 degrees 13 minutes West a distance of 167.40 feet to a point that is 5 feet Southeasterly of the water's edge of Huckabee Lake (property described herein includes all property to the water's edge); thence run South 18 degrees and 59 minutes West a distance of 116.63 feet to a point that is 5 feet Southeasterly of the water's edge; thence run South 69 degrees 01 minutes East a distance of 157.18 feet to a point on curve of the North right of way of a county road, said curve having a radius of 25 feet and a central angle of 42 degrees 50 minutes, the radius of said curve lying Northwesterly from said point of curve on a bearing of North 10 degrees 36 minutes West; thence easterly and northeasterly along the arc of said curve for a distance of 18.69 feet to the end of said curve; thence North 36 degrees 34 minutes East along a line tangent to said curve and along the road right of way line for a distance of 325.59 feet; thence run North 53 degrees 26 minutes West a distance of 253.55 feet to the point of beginning.

This conveyance is made subject to any and all restrictions, reservations, covenants, easements, and rights-of-way, if any, heretofore imposed of record affecting said property and municipal zoning ordinances now or hereafter becoming applicable, and taxes or assessments now or hereafter becoming due against said property.