

AFFIDAVIT AS TO POWER OF ATTORNEY BEING IN FULL FORCE

Before me the undersigned authority personally appeared Arthur E. Murphy, who after being duly sworn, deposes and says:

That, Karen G. Murphy, as principal, did in writing, under date of March 18, 2003, appoint me his true and lawful attorney, and that annexed hereto, and hereby made a part hereof, is a true and correct copy of said power of attorney.

That, as attorney-in-fact of said principal and under and by virtue of said power of attorney, I have this day executed and delivered the following described instruments:

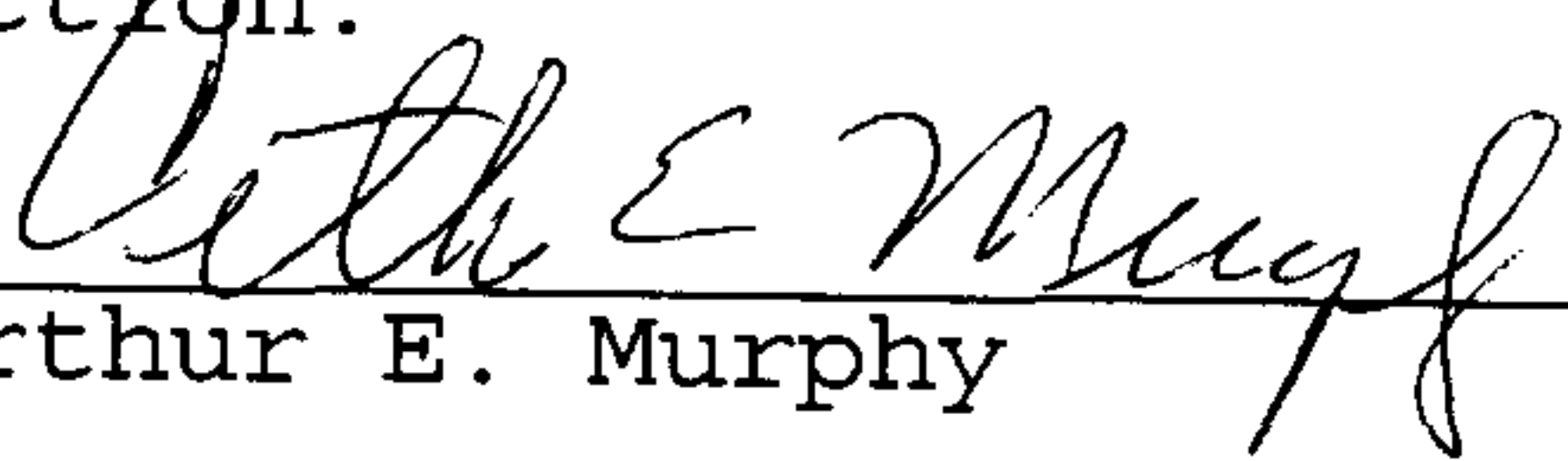
Note, Mortgage and other documents, instruments and papers executed in favor of Southeastern Mortgage of Alabama, LLC in order to borrow from the said Southeastern Mortgage of Alabama, LLC the sum of 115,000.00, and to secure the repayment of said sum, delivered a mortgage with the usual power of sale to the said Southeastern Mortgage of Alabama, LLC upon the following described real estate situated in Shelby County, Alabama, more particularly described as to wit:


Lot 430 Grande View Estates, Givianpour Addition to Alabaster, 4th Addition, as recorded in Map Book 21, page 100, in the Probate Office of Shelby County, Alabama.

That I hereby represent that the said principal is now alive; that she is now of sound mind; that she has not, at any time, revoked or repudiated the said power of attorney; and that the said power of attorney is still in full force and effect.

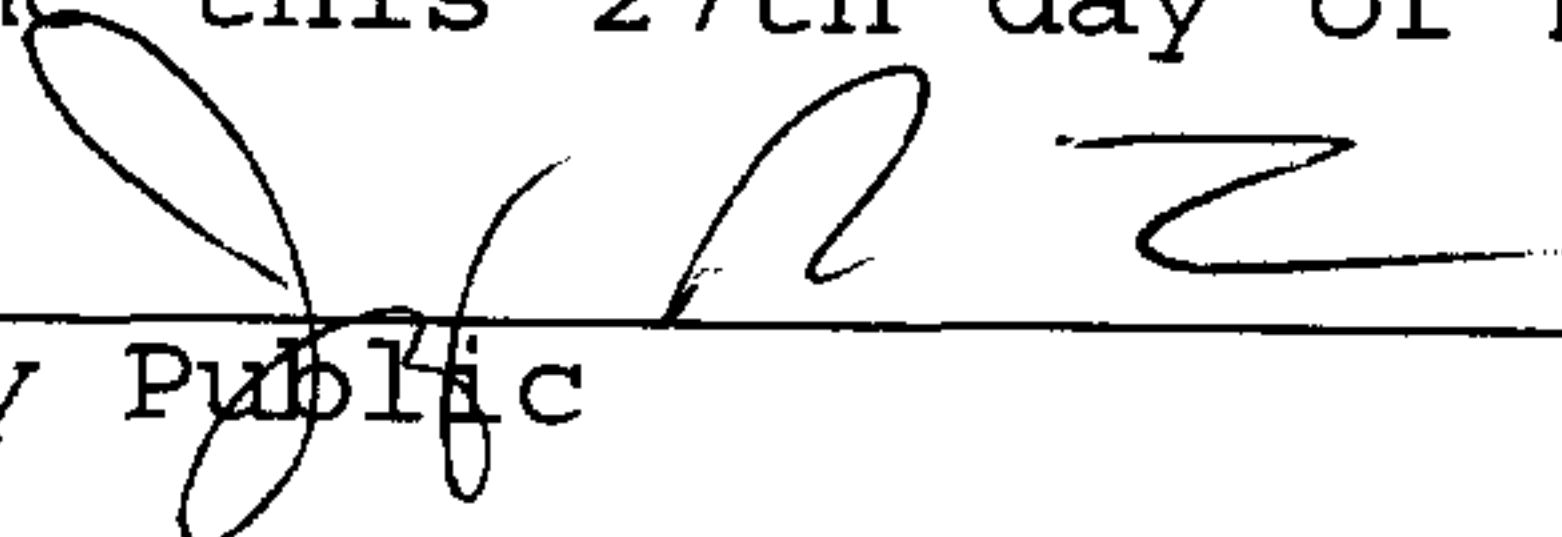
That I make this affidavit for the purpose of inducing Southeastern Mortgage of Alabama of Alabama, LLC to accept the delivery of the above described instruments, as executed by my principal by me as attorney-in-fact, with full knowledge that the said Southeastern Mortgage of Alabama, LLC, in accepting the execution and delivery of the aforesaid instruments and in paying good and valuable considerations therefor, will rely upon this affidavit.

That I further make this affidavit for the purpose of inducing Stewart Title Guaranty Company and Magnolia Title, its agent to issue its policy of title insurance insuring the above transaction.


Arthur E. Murphy


20030404000200890 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
04/04/2003 10:11:00 FILED/CERTIFIED

Sworn to and subscribed to before me this 27th day of March, 2003


Notary Public

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

