



20030605000348760 Pg 1/1 11.00  
Shelby Cnty Judge of Probate, AL  
06/05/2003 11:02:00 FILED/CERTIFIED

STATE OF ALABAMA )  
JEFFERSON COUNTY )

**SPECIFIC AND DURABLE POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS, that I, Heidi E. Holladay fka Heidi Espey, make, constitute, and appoint my husband, James Scott Holladay, to be my lawful attorney-in-fact for me and to do any and all acts which I could do if personally present in that certain closing wherein we are refinancing our property located at 3084 Blackbird Circle, Birmingham, AL 35244, which is further described as follows:

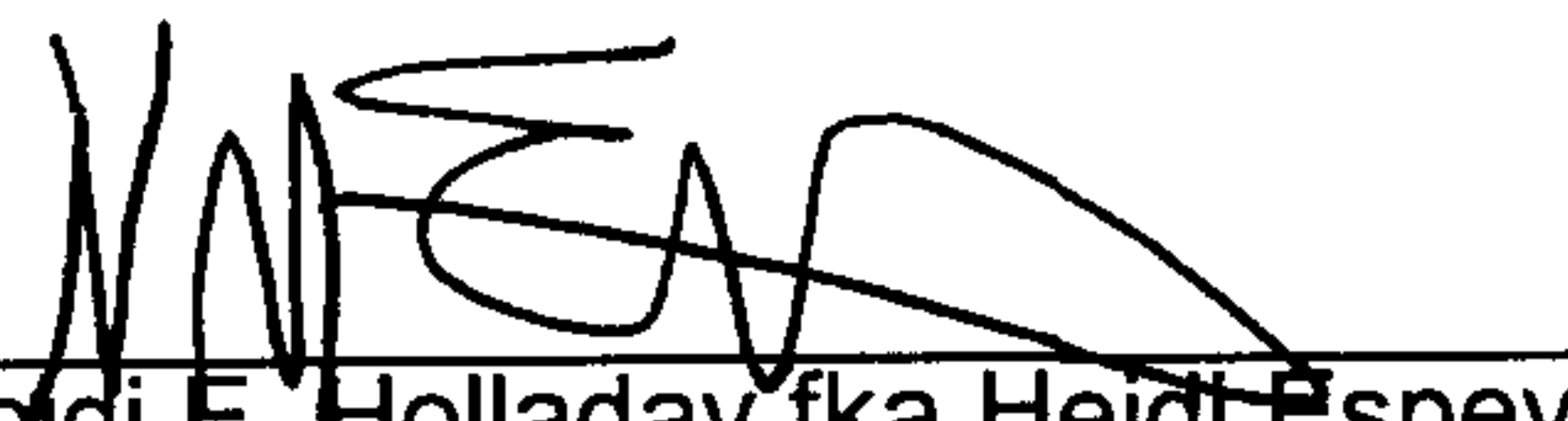
Lot 3, according to the Map of Audubon Forest, First Addition, as recorded in Map Book 11, page 122, in the Probate Office of Shelby County, Alabama.

The specific transaction is a refinance mortgage loan in the amount of \$132,000.00 plus or minus to Castle Mortgage Corporation. I give my attorney-in-fact full power to execute all closing documents, including but not limited to, the Note, Mortgage, Settlement Statement, title company lien waiver affidavit, and any other documents necessary to complete the transaction referenced above.

This Power of Attorney shall not be effected by my subsequent disability, incompetency, or incapacity, either mental or physical.

This Power of Attorney shall expire thirty (30) days from the date of execution.


IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 23 day of May, 2003.

  
Heidi E. Holladay fka Heidi Espey (Seal)

STATE OF ALABAMA )  
JEFFERSON COUNTY )

Before me, the undersigned authority, personally appeared Heidi E. Holladay fka Heidi Espey, who is known to me and who acknowledged before me that she, after being informed of the contents of the above and foregoing Specific and Durable Power of Attorney, executed the same voluntarily and by her own free act and will.

Dated this the 23 day of May, 2003.

  
Notary Public

My Commission Expires: 4/6/04

This instrument was prepared by:  
Alan C. Keith, Attorney  
2100 Lynngate Drive  
Birmingham, AL 35216