

**SPECIFIC DURABLE POWER OF ATTORNEY**

**KNOW ALL MEN BY THESE PRESENTS,** that I, Judy K. Edwards, have made, constituted and appointed, and by these presents do make, constitute and appoint ,Mark W. Edwards, my true and lawful attorney-in-fact to act in, manage, and conduct that purpose stated below for me and in my name, place and stead, and for my use and benefit, and as my act and deed, to do and to execute, or to concur with persons jointly interested with myself therein in the doing or executing of, all or any of the following acts, deeds, and executing of, all or any of the following acts, deeds, and things necessary to accomplish the following:

1. I specifically authorize and grant to my said attorney-in-fact full power and authority to do, take, and perform all and every act and everything whatsoever requisite, proper or necessary to be done in the purchase and mortgage of the property hereinafter described, as fully to all intents and purposes as I might or could do if personally present with full power to execute and sign my name to a first mortgage with a principle balance of \$102,960.00 at a rate of 6.00% in equal installments for a period of thirty (30)years (360)months on said property to Franklin Mortgage Funding, its successors and/or assigns, and a second mortgage with a principle balance of \$25,740.00 at a rate of 9.99 on said property to Michigan Fidelity Acceptance Corp., its successors and/or assigns as their interest may appear with full power of substitution or revocation, hereby ratifying and confirming all that my attorney-in-fact, or his substitute, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted as to the following described property:

Lot 18, according to the Survey of Carriage Hill, Phase II, as recorded in Map Book 13, Page 129, in the Probate Office of Shelby County, Alabama.

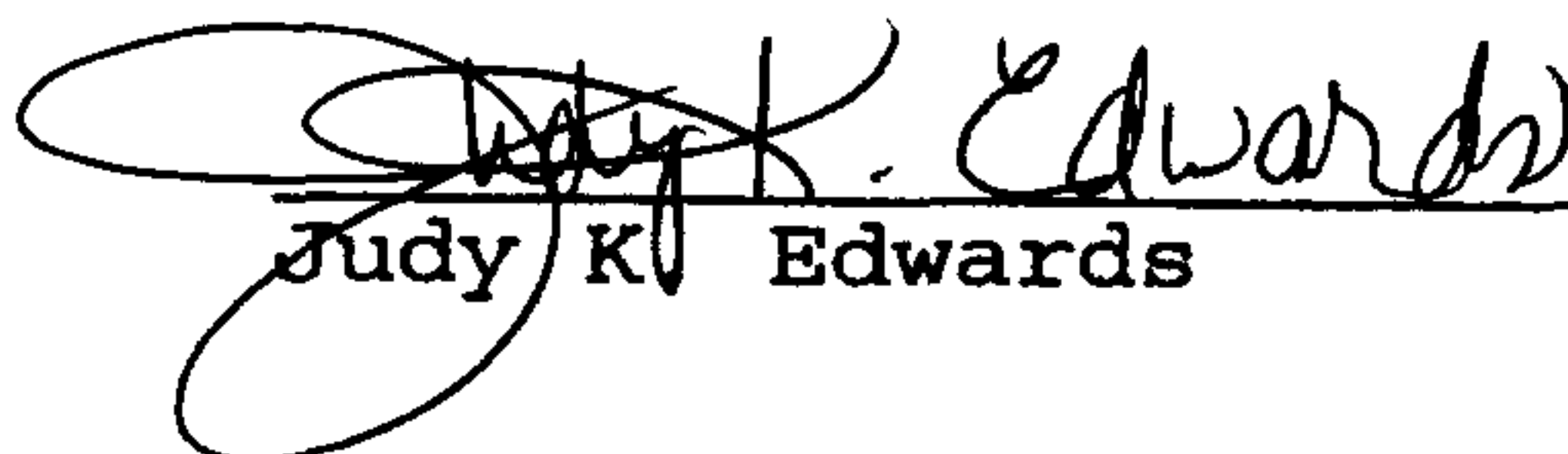
**GIVING AND GRANTING** unto said attorney-in-fact full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present,

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 Shelby Cnty Judge of Probate, AL  
 07/01/2003 09:41:00 FILED/CERTIFIED

and hereby ratifying all that my said attorney shall lawfully do or  
 or cause to be done by virtue of these presents. This instrument  
 is to be construed and interpreted as a Durable and Specific Power  
 of Attorney. This Durable Power of Attorney shall not be affected  
 by the disability, incompetency or incapacity of the principal.  
 Such rights, powers and authority shall remain in full force and  
 effect thereafter until my death.

And I hereby declare that any act or thing lawfully done  
 hereunder by my said attorney-in-fact shall be binding on myself,  
 and my heirs, legal and personal representative, and assigns;  
 whether the same shall have been done before or after my death, or  
 other revocation of this instrument, unless and until reliable  
 intelligence or notice thereof shall have been actually received by  
 my attorney.


IN WITNESS WHEREOF, as principal, I have signed this  
 Durable Power of Attorney on this the 24 day of June, 2003,  
 and I have directed that photographic copies of this Power be made  
 which shall have the same force and effect as an original.

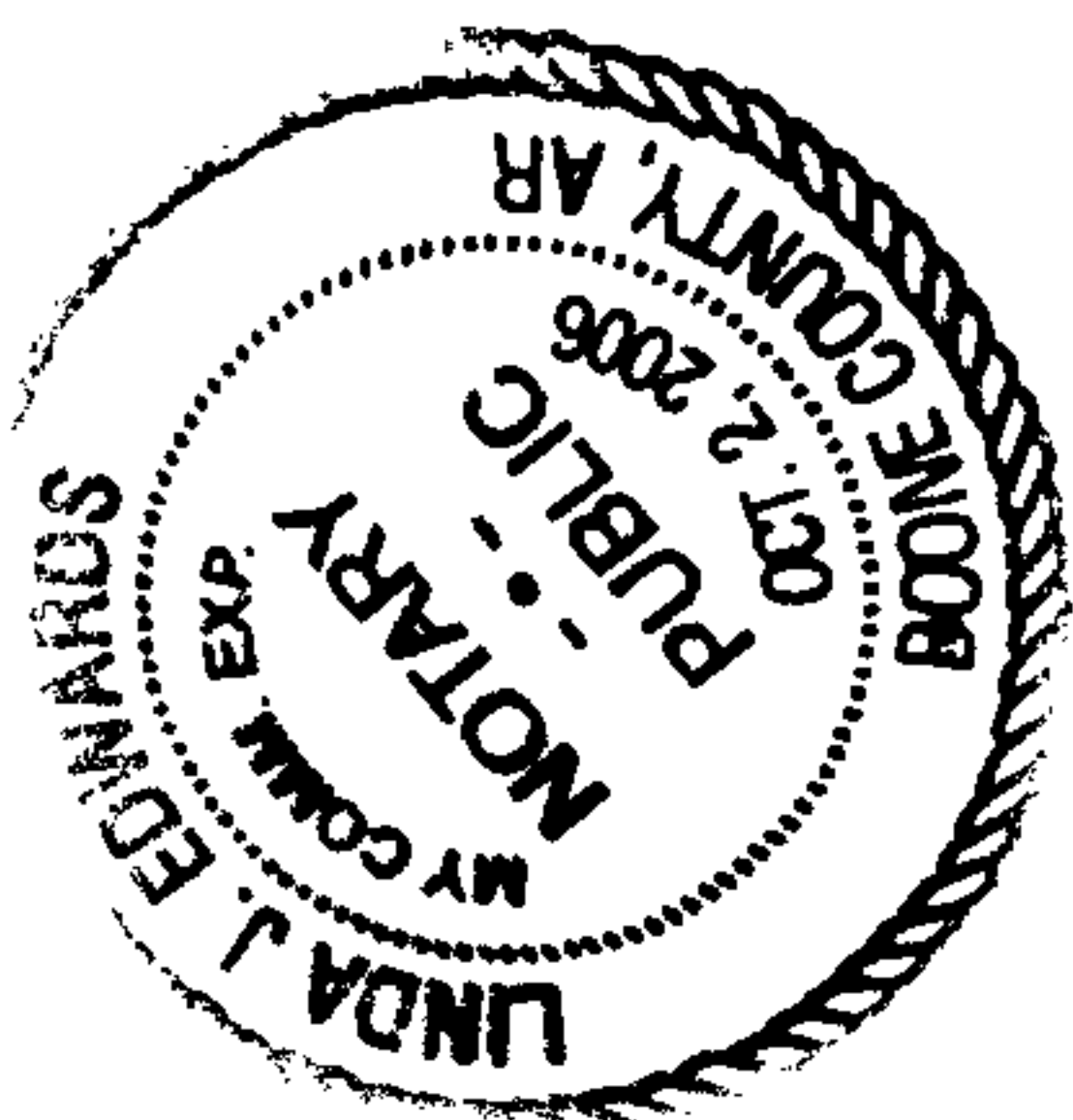
  
 Judy K Edwards

STATE OF Ala)  
Born COUNTY)

I, the undersigned authority, a Notary Public in and for  
 said county in said state, hereby certify that Judy K. Edwards,  
 whose name is signed to the foregoing Durable Power of Attorney,  
 and who is known to me, acknowledged before me on this day that,  
 being informed of the contents of the Durable Power of Attorney,  
 she executed the same voluntarily on the date the same bears date.

Given under my hand and seal on this the 24 day of  
June, 2003.

  
 Notary Public



HOLLIMAN, SHOCKLEY & KELLEY  
 ATTORNEYS FOR JIM HOLLIMAN  
 2000 ELM PARKWAY  
 HIGHWAY 31 AT OAK MOUNTAIN  
 PELHAM, ALABAMA 35124