

SPECIFIC DURABLE POWER OF ATTORNEY

STATE OF ALABAMA )

COUNTY OF SHELBY )

KNOW ALL MEN BY THESE PRESENTS THAT I, ANITA M. KANELLIS (hereinafter "Principal") a resident of Birmingham have made, constituted and appointed and by these presents do make, constitute and appoint JOHN E. KANELLIS, my true and lawful agent as my attorney-in-fact (hereinafter "Agent") to do and perform each and every act, deed, matter and thing as hereinafter specifically enumerated to all intents and purposes as I might or could do in my own proper person if personally present, the following specifically enumerated powers, namely to execute on my behalf all related documents necessary to close the refinance of and to execute any documents for required by Wells Fargo Home Mortgage, Inc, its successors and/or assigns,(the Lender) for a 15 YEAR FIXED RATE CONVENTIONAL Loan in the amount of \$ 264000.00 with an interest rate of 4.625 %,including but not limited to a Settlement Statement, Promissory Note, Mortgage, and any other documents relative to the refinance of the property located at 1625 Wingfield Drive, Birmingham, Alabama 35242 more specifically described as follows:

Lot 939, according to the Survey of Brook Highland, an Eddleman Community, 9<sup>th</sup> Sector, as recorded in Map Book 17, Page 63 A & B, in the Probate Office of Shelby County, Alabama.

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal.

IN WITNESS WHEREOF, I have executed this special durable power of attorney in two counterparts and I have directed that photostatic copies of this power of attorney be made which shall have the same effect as an original.

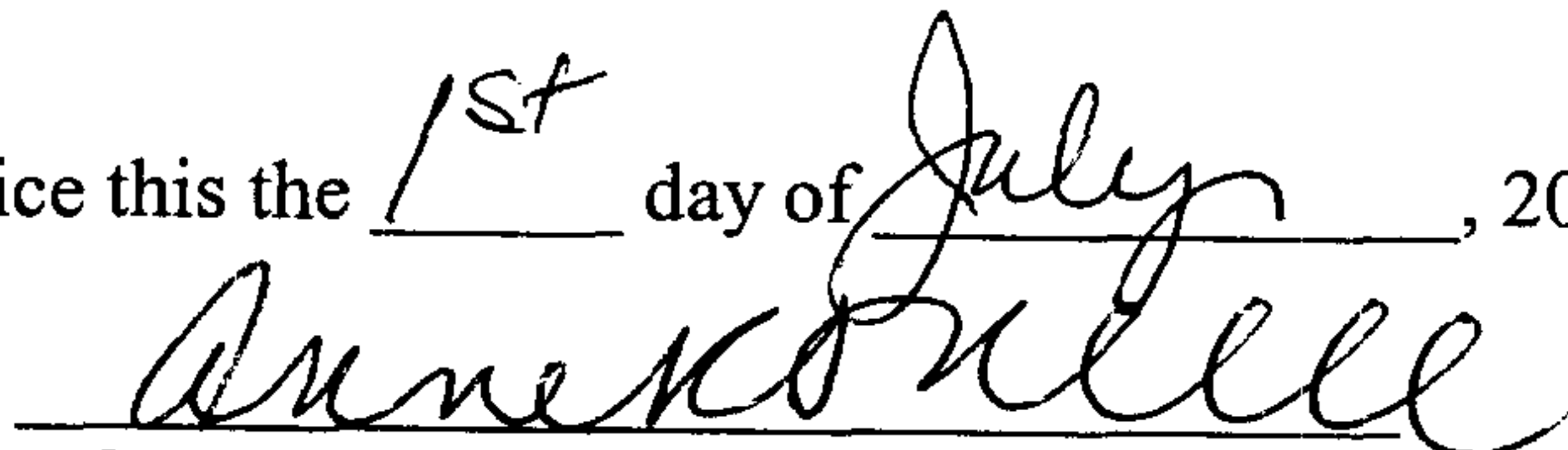
Dated this 1 day of July, 2003.

  
ANITA M. KANELLIS  
Principal

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

On this 1<sup>st</sup> day of July, 2003, I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Anita M. Kanellis, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me that, being informed of the contents of the instrument, she executed the same voluntarily and as her act on the day the same bears date.

Given under my hand and seal of office this the 1<sup>st</sup> day of July, 2003.

  
NOTARY PUBLIC  
My Commission Expires: 5-11-05