

Special Power of Attorney For Loan Refinancing Transaction

STATE OF TEXAS
COUNTY OF TARRANT

KNOW ALL MEN BY THESE PRESENTS THAT I, ELIZABETH J. KOHN, whose Alabama address is 501 St. Lauren Way, Hoover, Alabama, 35242, and currently residing at 2735 Laurel Valley Lane, Arlington Texas, 76006, and desiring to execute a SPECIAL POWER OF ATTORNEY, hereby appoint ELEANOR M. BROWN, as my attorney in fact, to do the following:

All things necessary to close on a refinancing of property located at 501 St. Lauren Way, Hoover Alabama, 35242, with the legal description attached hereto, with full power to sign, seal, execute, acknowledge, deliver and accept any and all documents necessary to effectuate the refinancing of said property, including, but not limited to negotiable instruments, deeds of trusts or other instruments, closing or settlement statements, or similar documents related to the refinancing, and further granting authority to authorize payment any funds necessary to accomplish the refinancing.

I ratify and confirm that said attorney in fact shall lawfully do or cause to be done through this Power of Attorney and the rights and powers granted herein.

All acts done through this power shall be done in my name and all instruments and documents executed by my attorney shall be executed in my name followed by the name of "Eleanor M. Brown, as Attorney in Fact" for ELIZABETH J. KOHN. This SPECIAL POWER OF ATTORNEY shall remain valid and enforceable until any revocation is filed in the records of the county referenced above, where the property is located.

DATED THIS 14th day of July, 2003.

Signature: Elizabeth J. Kohn

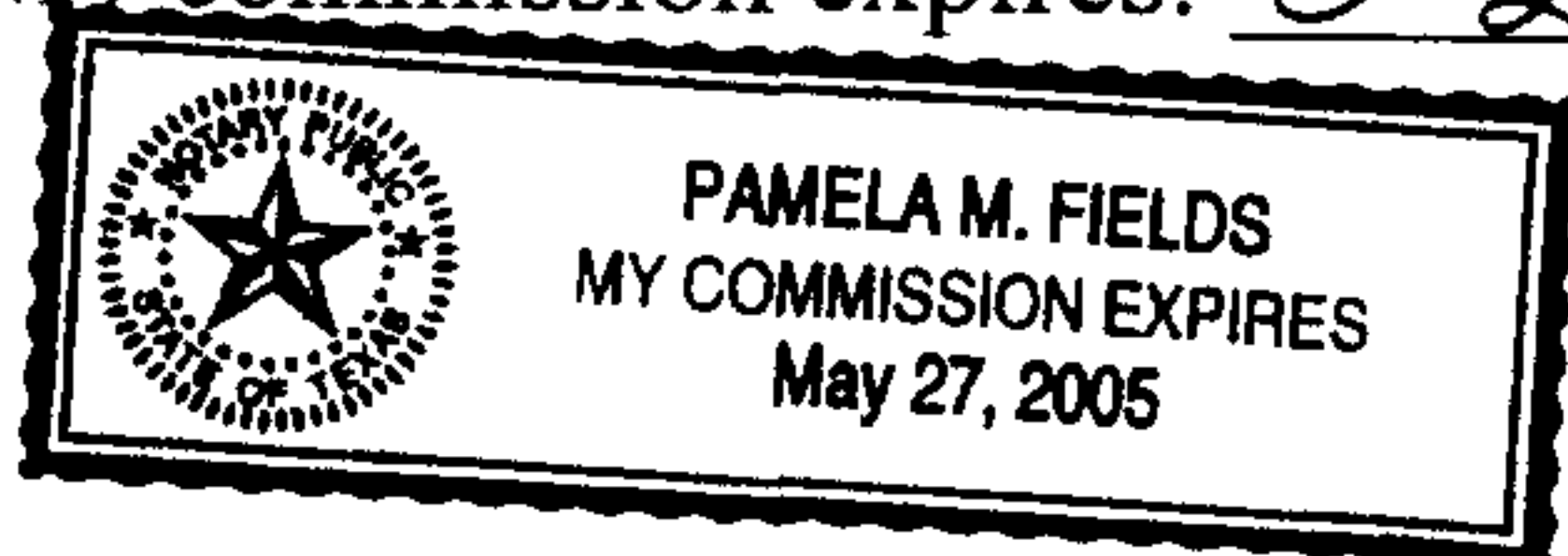
Printed Name: Elizabeth J. Kohn

STATE OF TEXAS
COUNTY OF TARRANT

I, a notary public, hereby certify that ELIZABETH J. KOHN, whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this date, after being informed of its contents, that he executed this SPECIAL POWER OF ATTORNEY voluntarily on this 14th day of July, 2003.

Given under my hand, this 14th day of July, 2003.

My commission expires: 5-27-05



Pamela M. Fields