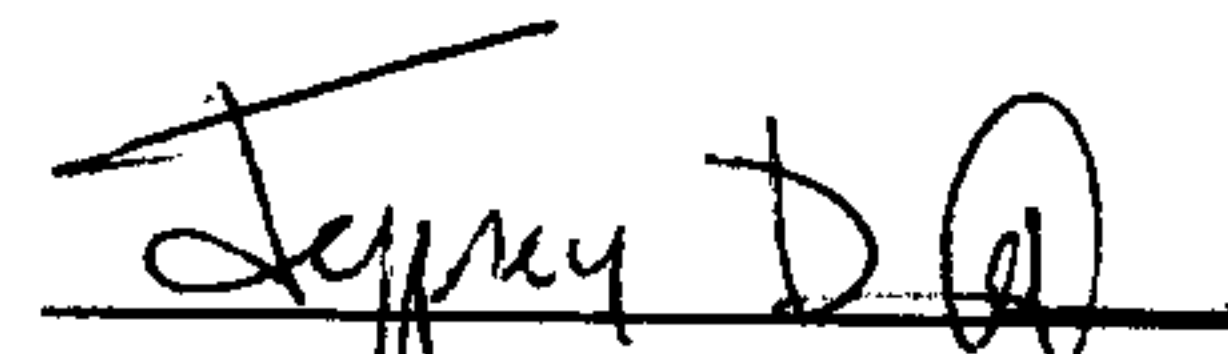


AFFIDAVIT - POWER OF ATTORNEY IN FULL FORCE

**STATE OF ALABAMA
COUNTY OF SHELBY**

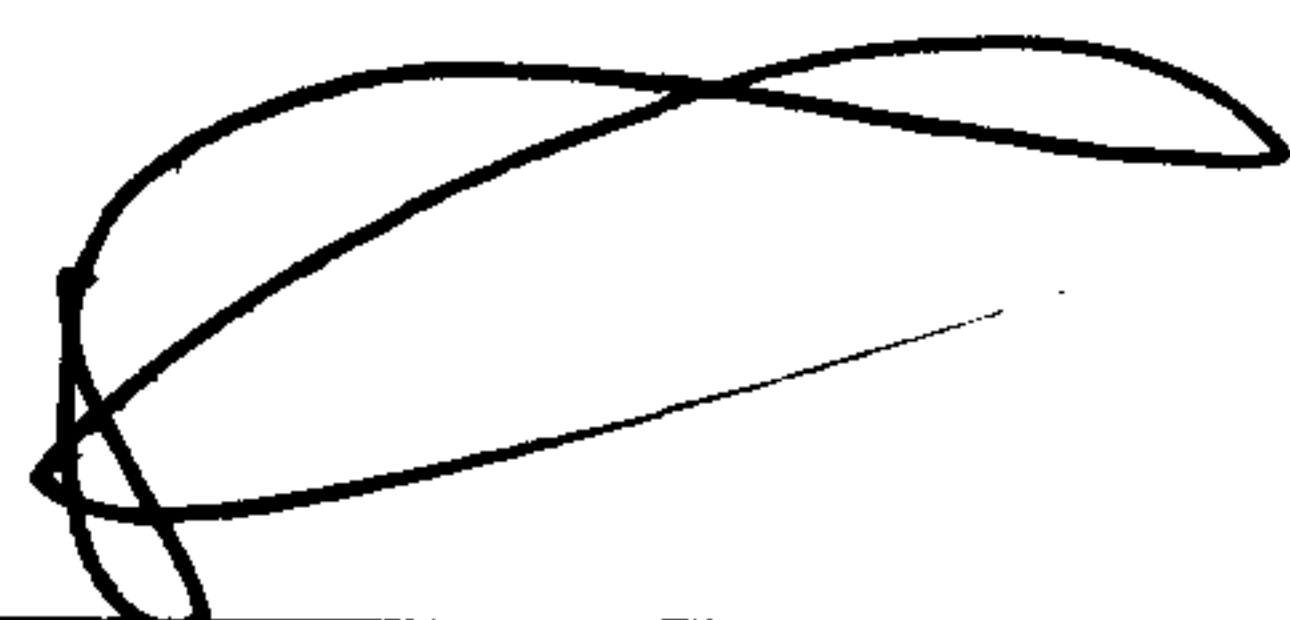
Jeffrey D. Palmer, being duly sworn, deposes and says that: The Power of Attorney granted to me by Jennifer Palmer, on November 25, 2003, a true copy of which is annexed hereto is in full force and effect; that at the time of the execution of closing documents, on December 1, 2003, I had no knowledge of or actual notice of the revocation or termination of the Power of Attorney by death or otherwise.

I make this affidavit for the purpose of inducing to accept the above described instrument as executed by me as attorney-in-fact knowing that in accepting the aforesaid instrument they will rely upon this affidavit.



Jeffrey D. Palmer

Sworn to before me this 1st day of December, 2003.



Notary Public
My Commission Expires: 02-25-05