

STATE OF ALABAMA)
COUNTY OF SHELBY)

20040116000030740 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
01/16/2004 11:10:00 FILED/CERTIFIED

DURABLE SPECIAL POWER OF ATTORNEY FOR LOAN CLOSING

KNOW ALL MEN BY THESE PRESENTS: That,

I, JENNIFER E. BROWN, of the City of Houston, County of Harris, State of Texas, do by these presents make, constitute and appoint REBECCA M. STANTON as my true and lawful agent and Attorney-in-Fact, to do and perform for me and in my name, place and stead, and for my use and benefit, to execute any and all documents necessary to sell the property located at 2325 MOUNTAIN RUN, BIRMINGHAM, ALABAMA, 35244, located in Shelby County, Alabama. The powers granted shall include the power to execute and deliver any and all contracts, amendments to contracts, deeds, lien waivers, settlement statements, limited powers of attorney, etc. required to consummate the sale of the subject property described below:

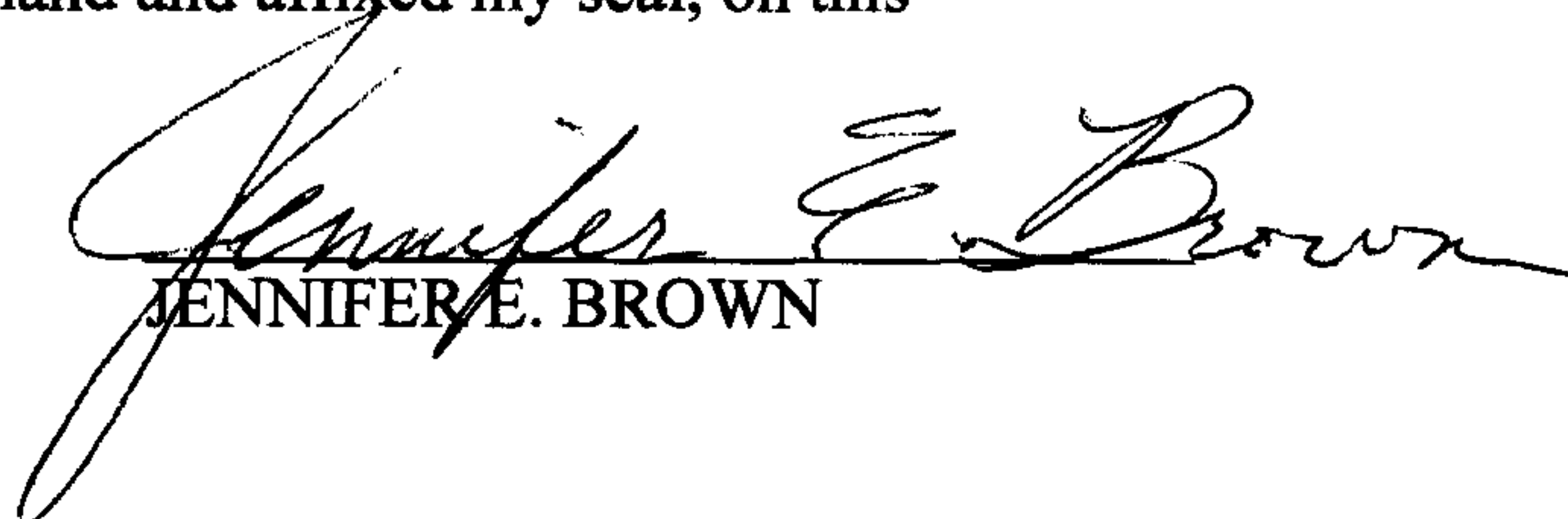
Lot 22, according to the Survey of Shadow Brook, as Recorded in Map Book 6, Page 102 A & B, in the Probate Office of Shelby County, Alabama.

My said Attorney-in-Fact is authorized to sign my name as my true and lawful Attorney-in-Fact in connection with the aforesaid transaction, and is also authorized to pay all expenses due by me in connection therewith. I further give and grant unto my said Attorney-in Fact full power to manage, handle and conduct all matters of my business necessary and proper relating to this particular real estate closing, and to execute in my name and deliver all legal papers and documents for me in my place and stead to the same extent that I might do or could do were I present in person, with full power of substitution and revocation, hereby ratifying and confirming all that my said Attorney-in-Fact shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be effected by disability, incompetency, or incapacity of the principal in accordance with state law.

The execution and delivery by my Attorney-in-Fact of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my Attorney-in-Fact's approval of the consideration therefore, and of the form and contents thereof, and that my Attorney-in-Fact deems the execution thereof on my behalf necessary or desirable.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal, on this the 8th day of January, 2004.

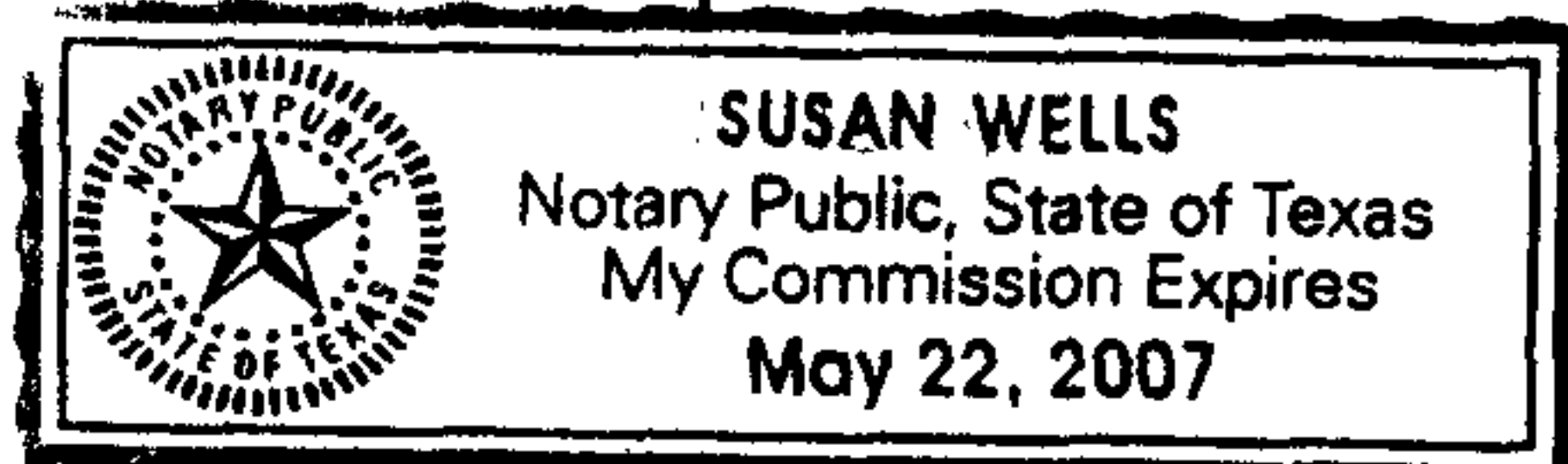

JENNIFER E. BROWN

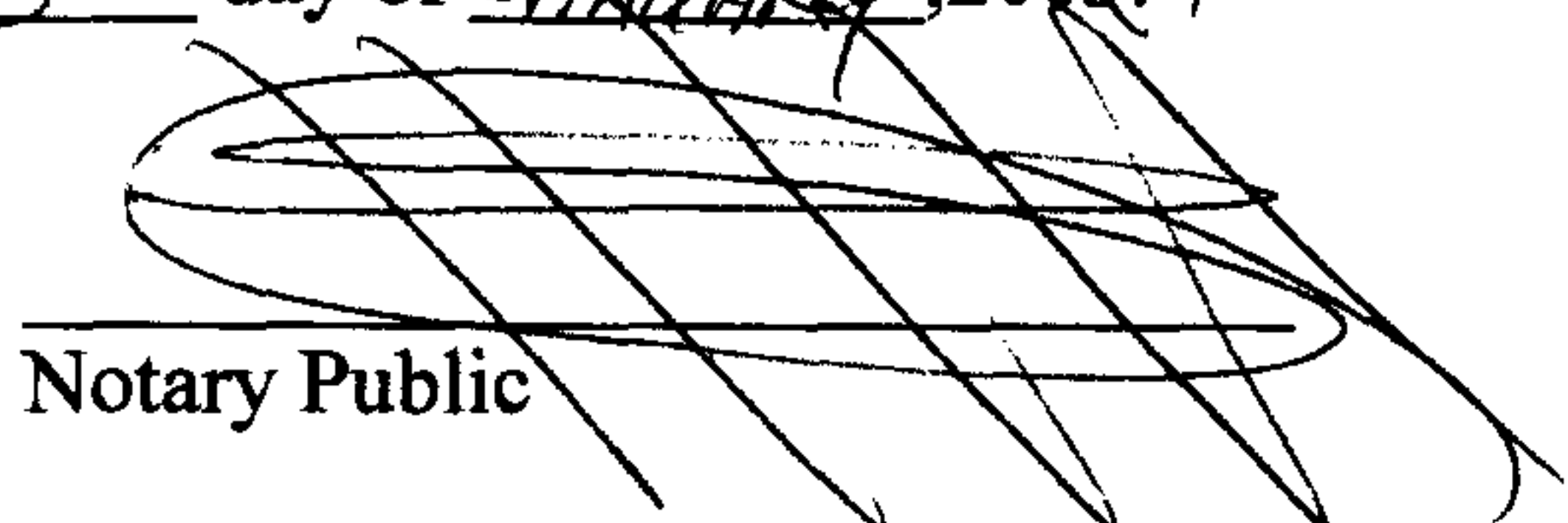
STATE OF TEXAS)
COUNTY OF HARRIS)

I, SUSAN WELLS, the undersigned, a Notary Public in and for said County in said State, hereby certify that JENNIFER E. BROWN whose name is signed to the foregoing Durable Special Power of Attorney for Loan Closing and who is known to me, acknowledged before me on this date, that, being informed of the contents of said Power of Attorney, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 8th day of JANUARY, 2003. 4

My Commission Expires:




Notary Public

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