

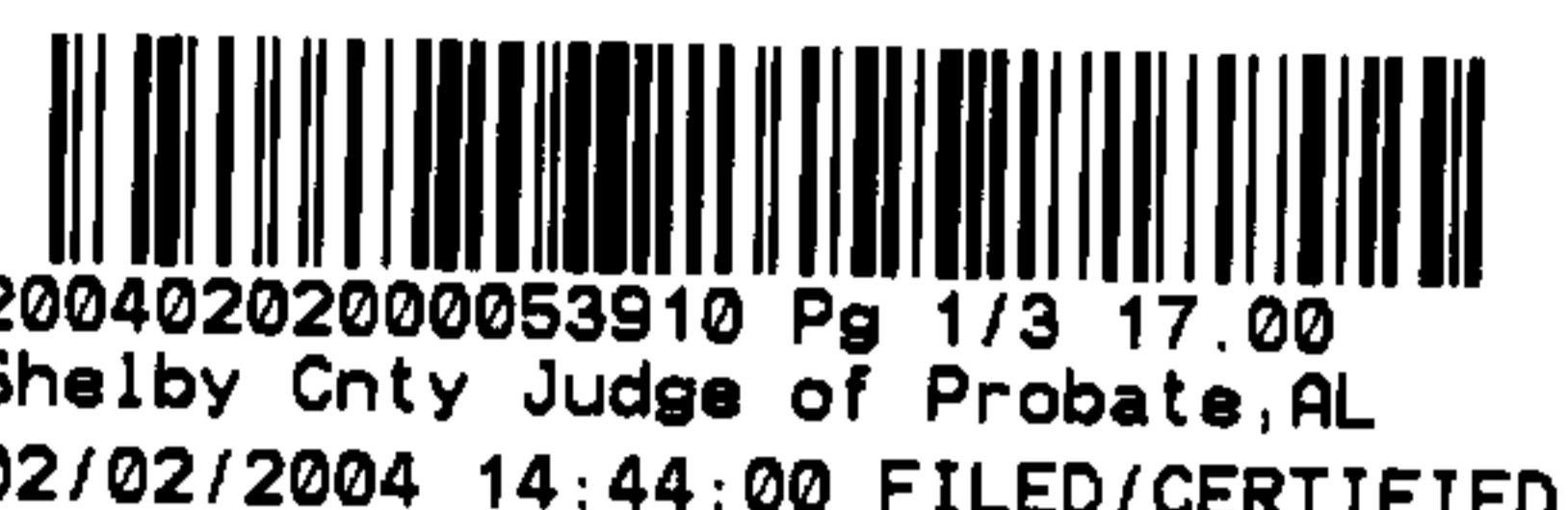
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Reli, Inc.

the TITLE and CLOSING PROFESSIONALS
3525 Sandview Pkwy, Ste 350
Birmingham, AL 35243

STATE OF ALABAMA 0
Jefferson COUNTY 0

SPECIFIC POWER OF ATTORNEY



KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Specific Power of Attorney, that JAMES E. HAMLIN, the undersigned, do hereby make, constitute and appoint, JUSTIN R. CRAFT, my true and lawful Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit specifically in regard to the following:

To exercise or perform any act, power, duty, right of obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform in connection with, arising from, or relating to the finance of mortgage, on real estate more particularly described below:

SEE ATTACHED EXHIBIT 'A' FOR LEGAL DESCRIPTION, LOAN NUMBER, LOAN AMOUNT AND LENDER.

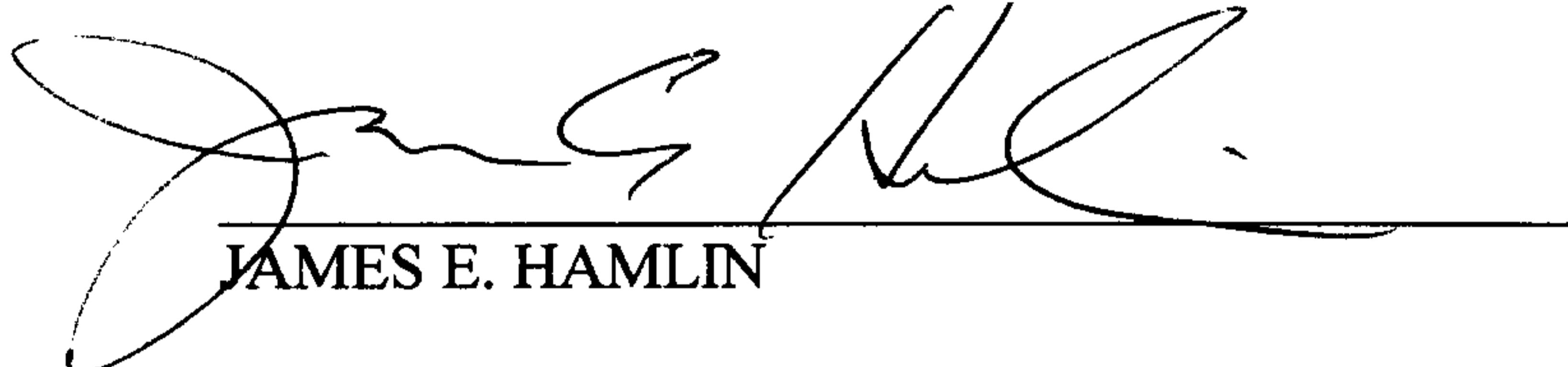
I am hereby granting to my said Attorney-in-Fact the right to execute any and all necessary documents for the finance of mortgage of the above referenced real estate and giving the Attorney-in-Fact the right to execute any and all documents necessary in regard to the finance of mortgage of said real estate.

This instrument is to be construed and interpreted as a Specific Power of Attorney.

The rights, powers and authority of my said Attorney-in-Fact herein granted shall commence and be in full force and effect on the 21 day of JANUARY, 2004, the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, JAMES E. HAMLIN, Individually; and such rights, powers and authority shall remain in full force and effect until the finance of mortgage of said real estate as referenced above by the Attorney-in-Fact signing all of the documents in regard to said finance of mortgage, and for sixty (60) days following the actual closing date. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death, shall be binding upon me, my heirs, assigns and personal representatives.

The undersigned grantor of this Specific Power of Attorney herein specifically grants to JUSTIN R. CRAFT, the power and right to act on the grantor's behalf to finance of mortgage and sign any and all documents necessary to transact the finance of mortgage of the above referenced real estate.

IN WITNESS WHEREOF, as Principal, JAMES E. HAMLIN, is signing this Specific Power of Attorney at Birmingham AL, (city and state) this the 21 day of January, 2004, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.



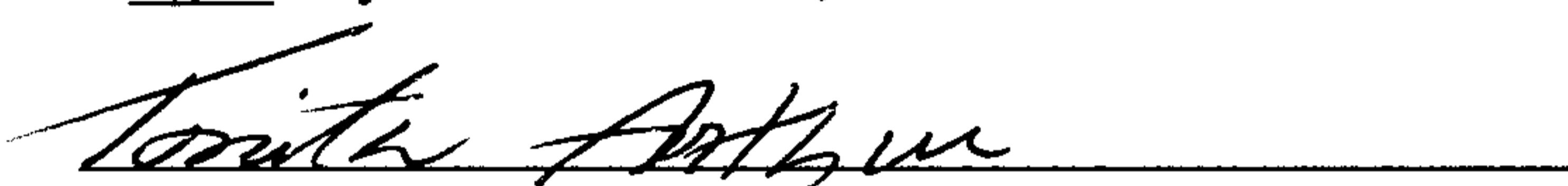
JAMES E. HAMLIN

STATE OF ALABAMA 0

Jefferson COUNTY 0

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that JAMES E. HAMLIN, whose name is signed to the foregoing Power of Attorney and who is known to me, acknowledged before me on this day that being informed of the contents of said Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 21st day of JANUARY, 2004.



Tonita Arthur
Notary Public
My Commission Expires: 10-29-05

This instrument was prepared by:
STEWART & ASSOCIATION, INC.
3595 Grandview Parkway Suite 350
Birmingham, AL 35243

EXHIBIT "A":

A parcel of land situated in the NE 1/4 of Section 4, Township 24 North, Range 12 East, in the City of Montevallo, Shelby County, Alabama, and being more particularly described as follows: Commence at the Southwest corner of Section 28, Township 22 South, Range 3 West, Shelby County; thence Southerly along the extension of the West line of said Section 28, 44.01 feet; thence 85 degrees 41 minutes 34 seconds left 330.07 feet to the Westerly right of way of Alabama Highway No. 119, also known as Selma Street in the City of Montevallo, Alabama; thence 85 degrees 37 minutes 11 seconds right 199.21 feet along and with said Westerly right of way to the point of beginning; thence continue along last stated course and said Westerly right of way 99.60 feet to the intersection of said Westerly right of way with the centerline of an old road bed; thence 96 degrees 12 minutes 30 seconds right and leaving said Westerly right of way and along and with said centerline of said old road bed 150.88 feet; thence 83 degrees 47 minutes 30 seconds right 98.00 feet; thence 95 degrees 36 minutes 11 seconds right 150.72 feet to the point of beginning. Situated in Shelby County, Alabama.

LENDER: MORTGAGEAMERICA. INC.

LOAN #: 32800005

LOAN AMOUNT: \$52,000.00