

STATE OF ALABAMA

JEFFERSON COUNTY

DURABLE SPECIAL POWER OF ATTORNEY

I, John M. Howard, Jr., of Escambia ^{AA} 1232 Jasper St county of Escambia
~~County of Florida~~, State of Florida, do hereby appoint, my Real Estate, Dawn Kirkland,
of Birmingham, Jefferson County, Alabama, my true and lawful attorney-in-fact, for me and in my
name, place and stead, and for my use and benefit: To execute all documents and instruments,
including the HUD I Closing Statement, IRS 1099 Form, and Lien Waiver and other miscellaneous
required documents required by the Lender, the Title Company and/or the Closing Attorney in
connection with property located at **9458 Brook Forest Circle, Helena, Alabama, 35080**, and more
particularly described as follows, to-wit:

**Lot 15-A, according to the Survey of Brook Forest Addition to Wyndham, Phase Two, as
recorded in Map Book 30, Page 85 in the Probate Office of Shelby County, Alabama.**

Situated in Shelby County, Alabama.

on such terms and conditions as she may deem necessary and proper, and to sign, execute and
deliver, in my name or otherwise, such instruments as may be required in connection with conveying
said property, and to do such other acts as I might do in conveying said property.

I further give and grant unto my said attorney-in-fact full power and authority to do and
perform every act necessary and proper to be done in the exercise of any of the foregoing powers as
fully as I might or could do if personally present, with full power of substitution and revocation,
hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by
virtue hereof.

25th This Power of Attorney is granted for a period of 180 days and shall become effective on the
day of February, 2004, and shall terminate one hundred eighty (180) days thereafter.

This Power of Attorney shall not be affected by my disability, incompetency or incapacity.

Executed this the 25th day of February, 2004, at the City of Pensacola, State
of Florida.

John M. Howard, Jr.
JOHN M. HOWARD, JR.

STATE OF FLORIDA

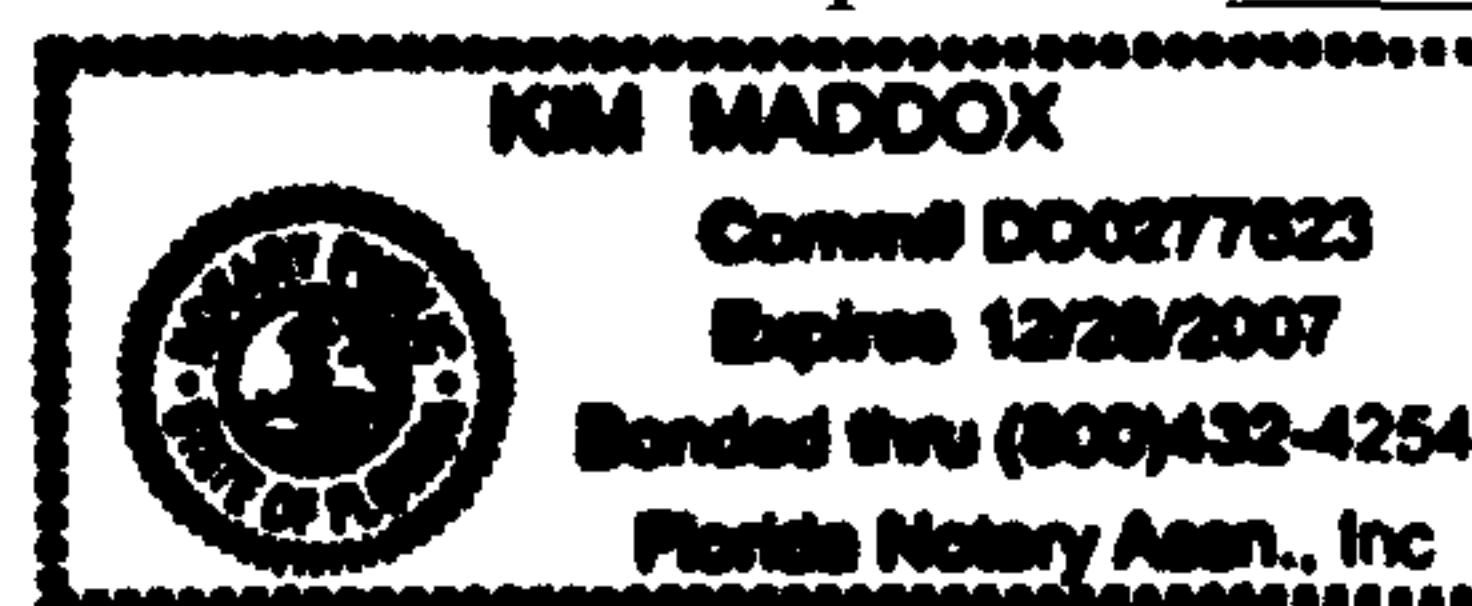
Escambia COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
JOHN M. HOWARD, JR., whose name is signed to the foregoing Durable Special Power of
Attorney, and who is known to me, acknowledged before me on this day, that, being informed of the
contents of the said Durable Special Power of Attorney, he, JOHN M. HOWARD, JR., executed the
same voluntarily on the day the same bears date.

Given under my hand and official seal this the 25th day of February, 2004.

Kim Maddox
Notary Public

My Commission Expires: 12/27/2007



J.R. Moncus, Jr.