



STATE OF ALABAMA 0
COUNTY OF JEFFERSON 0

Roll, Inc.
the TITLE and CLOSING PRO
3595 Grandview Pkwy, S
Birmingham, AL 352
BAMOYO 9040

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Specific Power of Attorney, that WILLIE A. HAFER-ALLEN, the undersigned, do hereby make, constitute and appoint, MICHAEL STEPHEN ALLEN, 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 refinance of mortgage, on real estate more particularly described below:

LOT 3, COUNTRY HILLS SUBDIVISION, AS RECORDED IN MAP BOOK 11, PAGE 41, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA

PROPERTY ADDRESS: 10 COUNTRY HILLS ROAD, MONTEVALLO, ALABAMA, 35115

LOAN AMOUNT: \$148,500.00

LOAN NUMBER: 1039032

LENDER: CASTLE MORTGAGE CORPORATION

I am hereby granting to my said Attorney-in-Fact the right to execute any and all necessary documents for the refinance 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 refinance 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 7th day of JUNE, 2004, the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, WILLIE A. HAFER-ALLEN, Individually; and such rights, powers and authority shall remain in full force and effect until the refinance of mortgage of said real estate as referenced above by the Attorney-in-Fact signing all of the documents in regard to said refinance 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

MICHAEL STEPHEN ALLEN, the power and right to act on the grantor's behalf to refinance of mortgage and sign any and all documents necessary to transact the refinance of mortgage of the above referenced real estate.

IN WITNESS WHEREOF, as Principal, WILLIE A. HAFER -ALLEN, is signing this Specific Power of Attorney at Castle Mortgage Corporation Birmingham, Alabama, (city and state) this the 4th day of JUNE, 2004, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

Willie A. Haffer - Allen
WILLIE A. HAFER -ALLEN

STATE OF ALABAMA ()

COUNTY OF JEFFERSON ()

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that WILLIE A. HAFER -ALLEN, 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 4th day of JUNE, 2004.

Lizalynn M. Pittman
Notary Public
My Commission Expires: 2/6/05

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