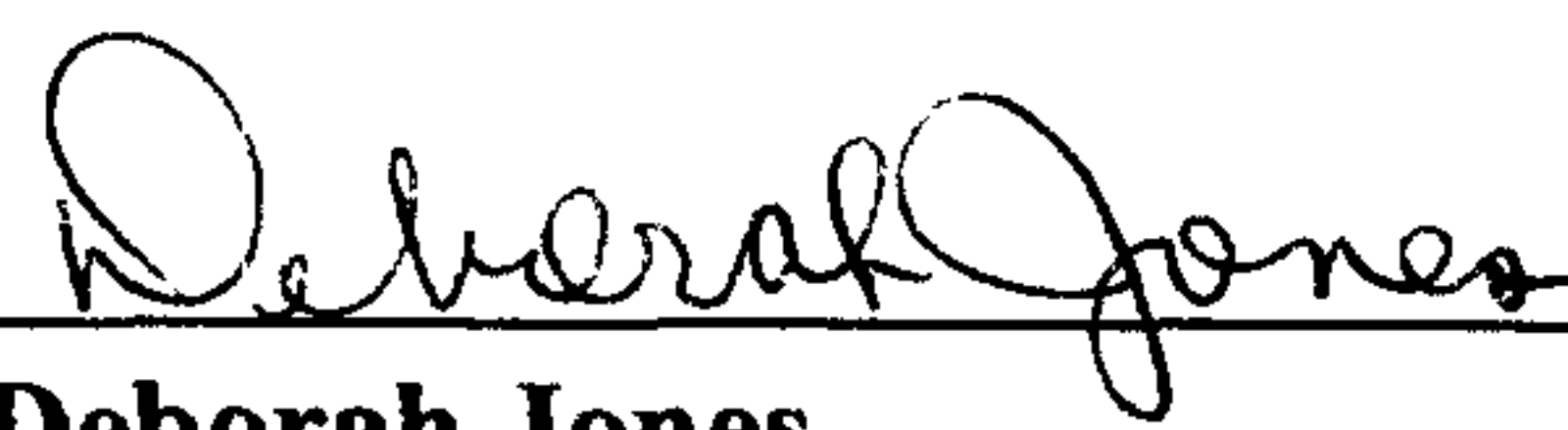


**AFFIDAVIT
REGARDING NON-REVOCATION OF
POWER OF ATTORNEY**

Before me, the undersigned Notary Public, in and for the State of Alabama-at-Large, personally appeared Deborah Jones, who having been by me first duly sworn, deposed as follows:

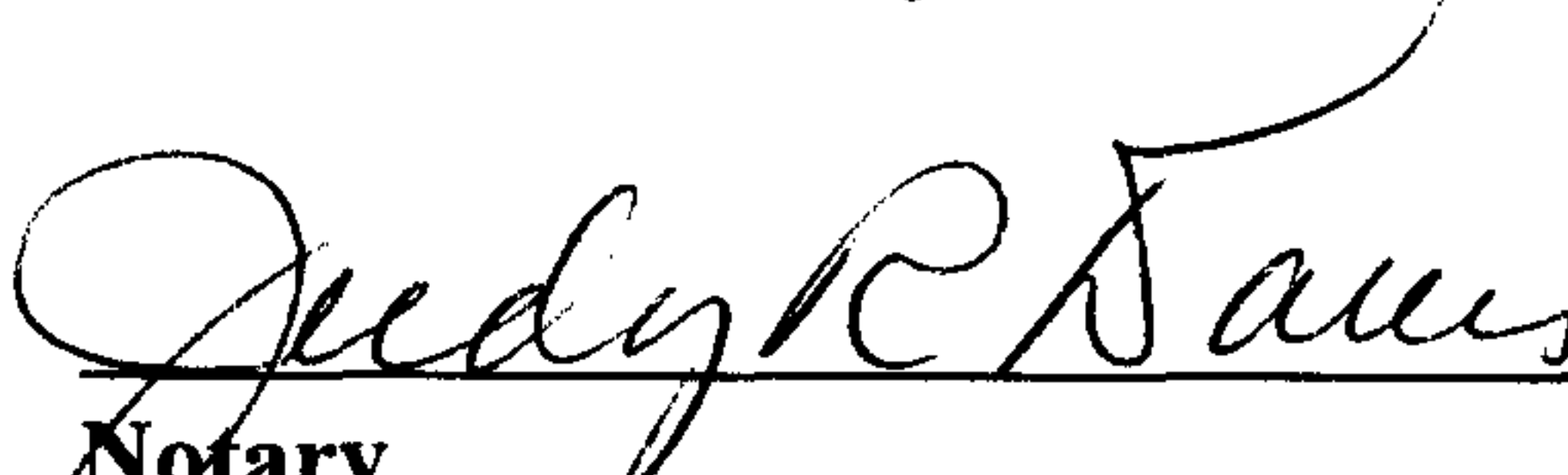
1. My name is Deborah Jones. I am over the age of twenty-one (21) years, and have personal knowledge of the facts stated herein.
2. On the 3rd day of June, 2003, Johnny E. Jones appointed me as attorney-in-fact under a Power of Attorney, a true and correct copy of which is attached hereto as Exhibit "A".
3. I have on this day exercised the above-referenced Power of Attorney by executing a Modification of Mortgage and various other documents relating to the Modification of Mortgage of a residence located in Shelby County, Alabama, and being more particularly described as shown on Exhibit "B" attached hereto.
4. At the time of the execution of the above-mentioned closing documents and exercise of the Power of Attorney, I had no actual knowledge of the termination of the power by revocation or of Johnny E. Jones' death. I know Johnny E. Jones to be still living, and have never been notified since the execution of the Power of Attorney that he has revoked said power.
5. I am making this Affidavit pursuant to Code of Alabama 1975 Section 26-1-2(e).

Witness my hand and seal this the 27th day of October, 2004.



Deborah Jones
Affiant and Attorney In Fact

**Subscribed and sworn to before me
on this the 27th day of October, 2004.**



Notary

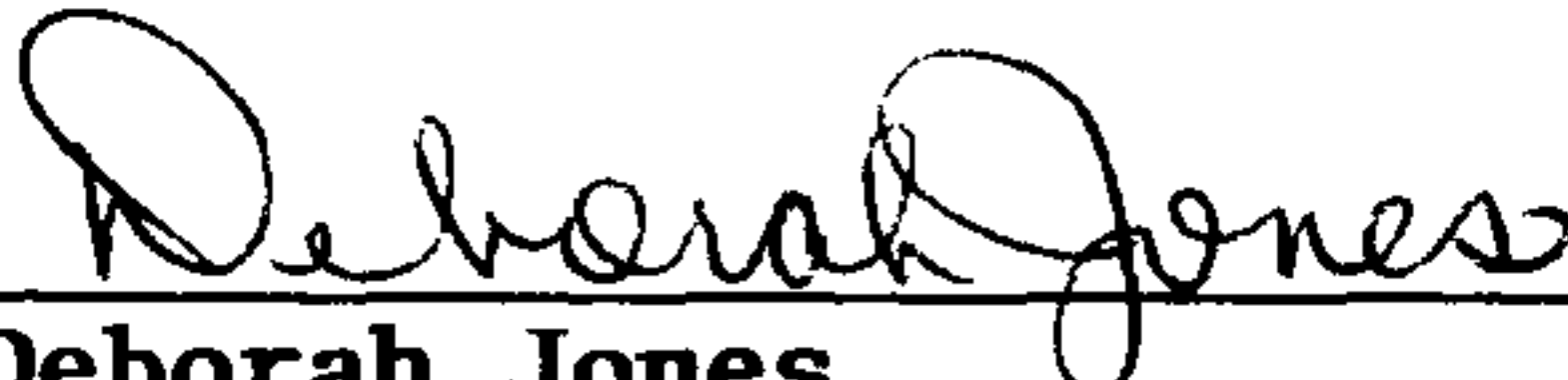
My Commission Expires: 7/3/06

EXHIBIT "B"

Lot 4, according to the Map of R. F. Tidmore property recorded in Map Book 4 page 16 in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

ALSO, described as: A lot in the NE 1/4 of NW 1/4 of Section 36, Township 21 South, Range 1 West, more particularly described as follows: Commencing at the SW corner of the NW 1/4 of NW 1/4 of Section 36, Township 21 South, Range 1 West, and run along the South line of said 1/4 1/4, North 84 deg. 40 min. East a distance of 865.0 feet; thence continue North 84 deg. 40 min. East 1029.9 feet; thence run North 4 deg. 20 min. West a distance of 742.8 feet to the South margin of a dirt road running East from the Columbiana-Shelby paved road; thence along the South margin of said dirt road South 85 deg. 10 min. West a distance of 408.0 feet to the point of beginning of the lot herein described; thence run South 4 deg. 20 min. East a distance of 200.0 feet; thence run North 85 deg. 10 min. East a distance of 102.0 feet; thence run North 4 deg. 20 min. West a distance of 200 feet to the South margin of said dirt road; thence along the South margin of said dirt road South 85 deg. 10 min. West a distance of 102.0 feet to the point of beginning; being situated in Shelby County, Alabama.

SIGNED FOR IDENTIFICATION:



Deborah Jones

STATE OF ALABAMA

COUNTY OF Shelby

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, Johnny E. Jones of the community of Columbiana, County of Shelby, State of Alabama, have made constituted and appointed, and by these presents do make, constitute, and appoint my wife, Deborah Jones, of Columbiana, County of Shelby, State of Alabama, my true and lawful attorney for me and in my name, place and stead, and for my use and benefit, to ask, demand, sue for, recover, collect and receive all sums of money, debts, accounts, legacies, bequests, interests, dividends, annuities, and demands whatsoever as are now or shall hereafter become due, owing, payable or belonging to me, and have, use and take all lawful ways and means in my name or otherwise for the recovery thereof, by attachment, arrests, distress or otherwise, and compromise and agree for the same, or other discharges for the same, for me, and in my name, to make, seal, and deliver; to bargain, contract, agree for, purchase, receive, and take lands, tenements, hereditaments and accept the seizure and possession of all lands and all deeds and assurances, in the law therefore, and to lease, let, demise, bargain, sell, remise, release, convey, mortgage, and hypothecate lands, tenements, hereditaments, upon such terms and conditions, and under such covenants, as he shall think fit; also to bargain and agree for, buy, sell, mortgage, hypothecate, and in any manner deal in and with goods, wares, and merchandise, choses in action other property in possession or in any action, and to make, do, and transact all and every kind of business of whatsoever nature or kind, and also for me and in my name, and as my act and deed, to sign, execute, deliver and acknowledge such deeds, leases and assignments of leases, covenants, indentures, agreements, mortgages, bills of lading, bills, bonds, notes, receipts, evidences of debt, releases, and satisfactions of mortgages, judgments and other debts, and such instruments in writing of whatever kind as may become necessary or proper in the premises.

This Power of Attorney shall not be affected by disability, incompetence, or incapacity of the principal Johnny E. Jones, it being the intent of the principal to form a Durable power of attorney.

Giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might do if personally present, with full power of substitution or revocation hereby ratifying and confirming that my said attorney, or his substitutes, shall lawfully do or cause to be done by these presents.

I hereby further nominate my wife, Deborah Jones, to be appointed by the Court as my guardian, curator, or other fiduciary, should such an appointment become necessary.

This Power of Attorney shall remain in effect until revoked by me in writing and said revocation is recorded in the Office of the Probate Judge of Shelby County, Alabama. This document hereby expressly revokes any previous Power of Attorney executed by me, regardless of requirements or revocation contained therein.

Witness my hand this the 3rd day of June, 2003.

Johnny E. Jones

Witnesses:

Judy Hines
Annette B. Tucker

STATE OF ALABAMA

COUNTY OF Alabama

I, the undersigned authority, a Notary Public, in and for said County and State, hereby certify that Johnny E. Jones, 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 the said Power of Attorney, I executed the same and delivered the same voluntarily on the day the same bears date.

Given under my hand and seal this 3 day of June, 2003.

Jan C. Blane
Notary Public

my notary expires 11-26-2005

Johnny E. Jones

Deborah Jones Attorney in Law