

SPECIAL DURABLE POWER OF ATTORNEY

I, Melody Hager, of 41 Hickory Road, City of Hardy, County of Sharp, State of Arkansas, do hereby appoint Mark Ray Hager, of 107 Woodland Circle, City of Chelsea, County of Shelby, State of Alabama, as my lawful attorney-in-fact, for me and in my name, place, and stead, and for my use and benefit:

To sell the real property located at 107 Woodland Circle, Chelsea, Alabama, 35043 described as follows:

See attached legal description as Exhibit "A"

for such price and on such terms and conditions as he shall deem proper, including the execution of any and all documents necessary to complete the sale of said property, such as, but not limited to contracts, deeds, lien waivers, FNMA Affidavits, Tax forms, RESPA forms, and any and all other documents appropriate to complete the sales transaction on the above described property.

To enter into any contract or contracts for the sale of said premises, or any part thereof, with such persons and on such terms as **he** shall in his discretion elect and to execute, acknowledge, and deliver any such contracts or documents that may be required for sale or transfer of said property or any part thereof or of any interest therein.

GIVING AND GRANTING unto said attorney full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in said aid and exemplification of the full, complete, and general power herein granted, and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal and personal representatives, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been actually received by my attorney. Further, this power of attorney shall not be affected by disability, incompetency, or incapacity of the principal it being my intention this document constitutes a special durable power of attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 22th day of February, 2005.

Melody Hager

State of FZMS75 County of 1771

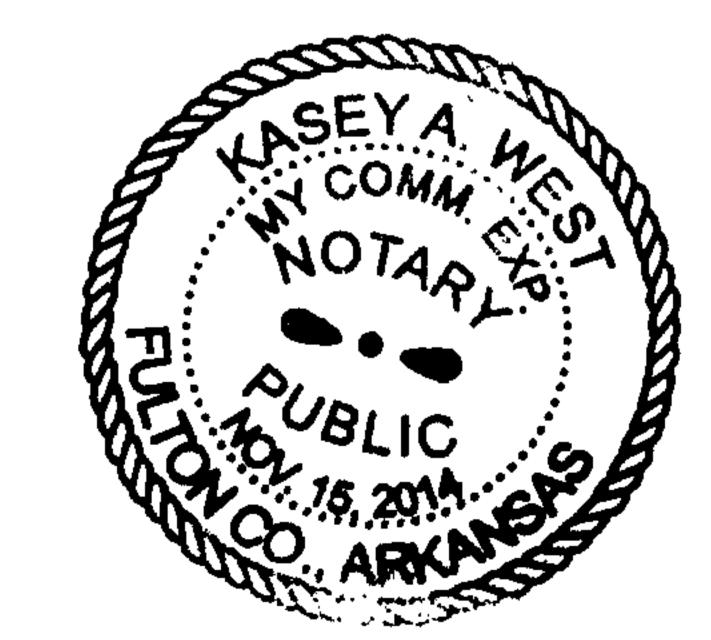
I, the undersigned, in and for said County in said State, hereby certify that Melody Hager, whose name is signed to the foregoing Special Durable Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of the Special Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

Attorney, she executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE DAY OF FEBRU-

ARY, 2005.

My Commission Expires:



Lot 39, Ashton Woods, 1st Phase, as recorded in Map Book 23, Page 160, in the Probate Office of Shelby County, ALABAMA, less the following described part of Lot 39; Beginning at the locally accepted NW corner of Section 9, Township 20 South, Range 1 West, being marked by an existing old open top iron pin and being a common corner between Lots 39 and 40, run in a Northeasterly direction along the common line between said Lots 39 and 40 for a distance of 55.25 feet to a point on the Southwest right of way line of Woodland Circle and being on a curve, said curve being concave in a Northeasterly direction and having a radius of 55.00 feet and a central angle of 9 degrees 32 minutes 55 seconds, thence turn an angle to the right and run in a Southeasterly direction along the curved right of way line of said Woodland Circle for a distance of 9.17 feet; thence turn an angle to the right and run in a Southwesterly direction for a distance of 56.69 feet, more or less, to the point of beginning.