

SPECIFIC DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

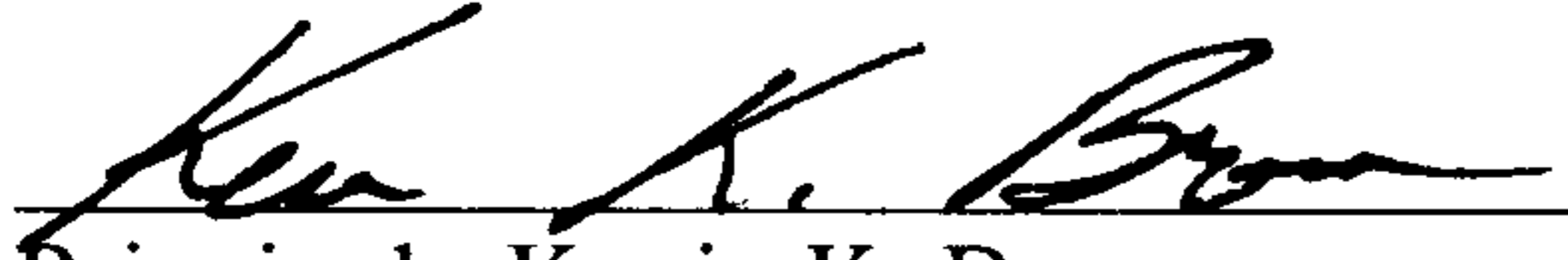
KNOW ALL MEN BY THESE PRESENTS THAT I, **Kevin K. Brown** (hereinafter "Principal") a resident of Birmingham, Alabama have made, constituted and appointed and by these presents do make, constitute and appoint **Stefanie Diane Burnette** my true and lawful agent as my attorney-in-fact (hereinafter "Agent") to do and perform each and every act, deed, matter and thing as hereinafter specifically enumerated to all intents and purposes as I might or could do in my own proper person if personally present, the following specifically enumerated powers, namely to execute on my behalf all related documents necessary to close the loan given to me by **Wachovia Mortgage Corporation**, its successors and/or assigns, (the Lender) for a Conventional Loan in the amount of \$107,000.00 for a term of 360 months at a rate of interest of 6.75%, including but not limited to a Settlement Statement, Promissory Note, Mortgage, and any other documents relative to the mortgage loan for the property more specifically described as follows:

Lot 55, according to the Map and Survey of Wyndham Cottages, Phase 1, as recorded in Map Book 25, Page 14, in the Office of the Judge of Probate of Shelby County, Alabama.

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal.

IN WITNESS WHEREOF, I have executed this special durable power of attorney in two counterparts and I have directed that photostatic copies of this power of attorney be made which shall have the same effect as an original.


Dated this 28 day of July, 2006.


Principal Kevin K. Brown

STATE OF GEORGIA)
FULTON COUNTY)

On this 28 day of July, 2006, I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Kevin K. Brown, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me that, being informed of the contents of the instrument, he executed the same voluntarily and as her act on the day the same bears date.

Given under my hand and seal of office this the 28 day of July, 2006.


NOTARY PUBLIC
My Commission Expires: **MARY L JONES**
Notary Public, Gwinnett County, Georgia
My Commission Expires Nov. 19, 2009