

EXECUTED IN THE STATE OF NEW JERSEY)
MORRIS COUNTY)

20070306000101160 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
03/06/2007 12:28:43PM FILED/CERT

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, **PAMELA A. HUBBARD**, a legal resident of Morris County, State of New Jersey, do hereby nominate, constitute, and appoint, my husband, **JAMES C. HUBBARD**, as my true and lawful attorney-in-fact for me and in my name, place, and stead, and for my use and benefit:

To sign all documents necessary to effectuate the purchase of the house and property located at **345 Waterford Cove Trail, Calera, Alabama**, being more specifically described as:

Lot 735, according to the Survey of Waterford Cove Sector 1, as recorded in Map Book 28, Page 68, in the Probate Office of Shelby County, Alabama.

and to execute any and all mortgage notes, mortgages, and any other documents necessary to give a good mortgage to **J P Morgan Chase Bank NA (Loan No. 1193389888)** on said property and to obtain clear title to said property.

GIVING AND GRANTING unto my said attorney-in-fact full power and authority to do and perform every act necessary, requisite, or proper to be done in and about the premises 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-in-fact shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be affected by my disability, incompetency, or incapacity. If, following execution of this power of attorney, a court of my domicile appoints a guardian, curator, or other fiduciary charged with the management of all of my property, or all such property except specified exclusions, the court shall appoint my attorney-in-fact, **JAMES C. HUBBARD**, except for good cause or disqualification.

This specific power of attorney shall be effective for a period of three (3) months after execution hereof.

IN WITNESS WHEREOF, I have hereunto signed my name this 27 day of February, 2007.


PAMELA A. HUBBARD



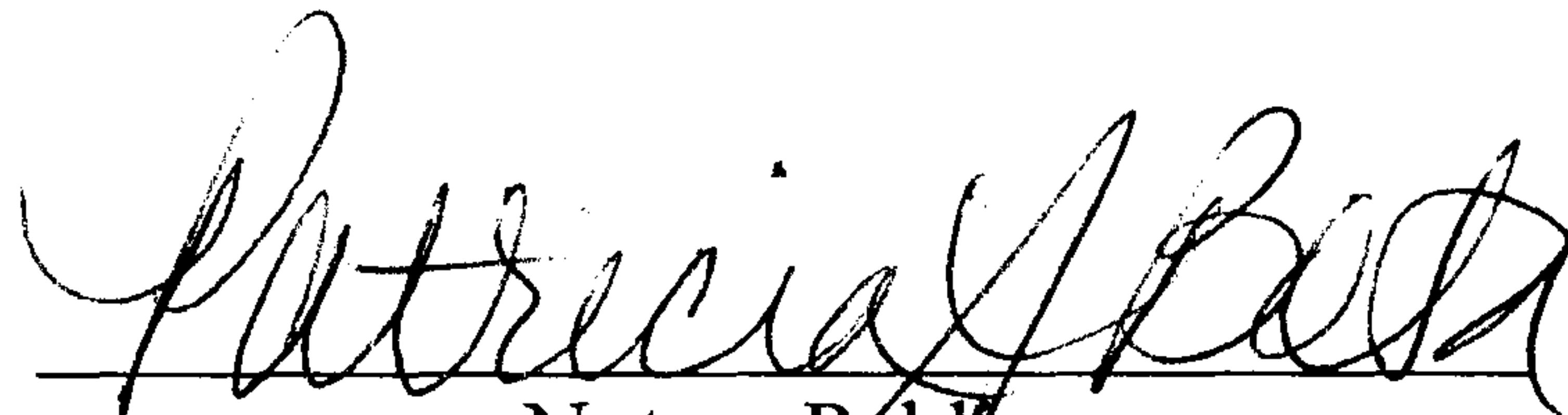
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ACKNOWLEDGMENT

**STATE OF NEW JERSEY)
MORRIS COUNTY)**

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **PAMELA A. HUBBARD**, whose name is signed to the foregoing Specific Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of said Specific Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand this the 27th day of February, 2007.


Notary Public

My Commission Expires: January 31, 2008

PATRICIA A. BOTA
Notary Public of New Jersey
My Commission Expires Jan. 31, 2008

This Instrument Prepared By:

MORRIS J. PRINCIOTTA, JR.
2100-C Rocky Ridge Road
Birmingham, Alabama 35216
(205) 822-5440