

LIMITED DURABLE POWER OF ATTORNEY

State of Alabama)
County of Shelby)

KNOW ALL MEN BY THESE PRESENTS, that, **Barbara J. Bottom**, whose address is 6925 Hunting Hollow West, Hudson, Ohio 44236 (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **Donald L. Bottom**, and/or his/her designated representative as our true and lawful agent(s) and attorney-in-fact (hereinafter referred to as "Agent") to do and perform for me and in my name, place, and stead, and for my use and benefit, to execute the promissory note, mortgage, lien waiver and any and all documents necessary to obtain the Mortgage Loan on the below described property being more particularly described as the following real estate, situated in **Shelby County, Alabama**, to-wit:

Lot 275, according to Riverchase Country Club, Ninth Addition, Residential Subdivision, as recorded in Map Book 8, Page 46 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

with a property address of **2009 Bridge Lake Drive, Birmingham, AL 35244**, including, but not limited to the Note, Mortgage, any applicable Riders thereto, Settlement Statement, HUD Certification, FNMA 1009 Affidavit and Agreement, Name Affidavit, Compliance Agreement, Truth-in-Lending Statement, Lien Waiver and any other documents required for said loan for the above described property to **Coats and Co., Inc.**, loan to be in the amount of **Three Hundred Forty-Eight Thousand Six Hundred Dollars (\$348,600.00)** for a term of **360 months** set up on an adjustable rate program with an initial rate of **5.75%** and an initial payment of **\$2,034.33** said rate being fixed for the first year and adjustable for the remaining 29 years with caps on the interest rate of **2.00%** annually and **6.00%** over the life of the loan.

I further give and grant unto my said attorney-in-fact and agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers 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 Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be effected by disability, incompetency, or incapacity of Principal.

The execution and delivery by Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof on my behalf necessary or desirable.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 28th day of November, 1994.

Glenn Beck
Witness

Barbara J. Bottom
Barbara J. Bottom

12/07/1994-36033
03:05 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NCD 11.00

LAYTON T. SWEENEY, ATTORNEY AT LAW

Inst # 1994-36033

STATE OF OHIO)
COUNTY OF Summit)

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **Barbara J. Bottom**, whose name is signed to the foregoing document, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, she executed the same voluntarily on the day the same bears date.

Given under my hand this the 28th day of November, 1994.

(AFFIX SEAL)

Sharon E McGovern
Notary Public

My commission expires: Nov 27, 1996

Sharon E McGovern
State of Ohio
Resident Summit County

This instrument was prepared by:
Clayton T. Sweeney
Attorney At Law
2700 Highway 280 East Suite 290E
Birmingham, Alabama 35223

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