

SPECIAL DURABLE POWER OF ATTORNEY

I, Cathy F. Milazzo of Shelby, County State of Alabama, do hereby appoint Christopher M. Milazzo 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 refinance the real property located at: 159 Chadwick Drive Helena, Alabama 35080 more particularly described as follows:

Lot 80, according to the Survey of Chadwick Sector Three, as recorded in Map Book 18, Page 98, in the Probate Office of Shelby County, Alabama.

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 refinance of said property, such as, but not limited to contracts, lien waivers, FNMA Affidavits, Tax Forms, RESPA forms, and any and all other documents appropriate to complete the refinance transaction on the above described property.

GIVING AND GRANTING unto said attorney full power and authority to do and perform all and every act, 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 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 and 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.

Inst # 1995-21264

08/07/1995-21264
09:35 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 28th day of July, 1995.

Cathy F. Milazzo
CATHY F. MILAZZO

STATE OF ALABAMA
COUNTY OF JEFFERSON

On this 28th day of July, 1995, I Sherrill W. Mitchell, a Notary Public in and for said county and in said state, hereby certify that Cathy F. Milazzo whose name is signed to the foregoing Special Durable Power of Attorney, and who is known to me, acknowledged before me that, being informed of the contents of the Special Durable Power of Attorney, he executed the same voluntarily and as his act on the day the same bears date.

Given under my hand and seal of office this 28th day of July, 1995.

My Commission Expires:

Sherrill W. Mitchell
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.
MY COMMISSION EXPIRES: Sept. 30, 1997.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

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