

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **NEVEEN A. BAJWA**, whose address is 2556 North Chandalar Lane, Pelham, AL 35124, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **KARIM Y. MANJI**, and/or his designated representative as my 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 67, according to the Survey of Meadow Brook, Second Sector, First Phase, as recorded in Map Book 7, Page 65, in the Probate Office of Shelby County, Alabama.

with a property address of **4979 Meadow Brook Road, Birmingham, AL 35242**, 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 **Countrywide Home Loans, Inc.**, loan to be in the amount of **One Hundred Twenty-Eight Thousand Dollars (\$128,000.00)** for a term of **30 years** at an interest rate of **7.125%**.

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.

This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to September 20, 1998, shall be revoked.

13th IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the day of April, 1998.

Witness

Neveen A. Bajwa
NEVEEN A. BAJWA

STATE OF Alabama)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **NEVEEN A. BAJWA**, 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 13th day of April, 1998.

(AFFIX SEAL)

[Signature]
Notary Public

My commission expires: 5-29-99

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

04/22/1998-14455
10:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50

Inst # 1998-14455

CLAYTON T. SWEENEY, ATTORNEY AT LAW