

F. WAYNE KEITH
400 Vestavia Pkwy.
Walker Bldg., Suite 25C
Birmingham, AL 35216

Inst # 2001-24076

06/12/2001-24076
12:47 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
14.00
002 MB

STATE OF MICHIGAN
COUNTY OF St. Clair

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable and Specific Power of Attorney, that I, NORMAN K. ZAYLER, a resident of the state of Michigan, being over nineteen years of age, do hereby appoint KENNETH ZAYLER, a resident of the state of Alabama, as my Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit, to do, perform and execute any and every act that I may legally do through an Attorney-in-Fact limited to the following specific acts:

(1) Make, do and perform all and every act and thing necessary and to execute the mortgage, fixed rate note, truth in lending disclosure, settlement statement and any and all other papers required to be signed by me for the purchase of the following described real estate for the purchase price of \$56,000.00 and the financing of said purchase through that loan transaction on May , 2001 with Homecomings Financial Network, Inc. in the gross amount of \$ 53,200.00, with an interest rate of 7.5%, payable in 360 principal and interest payments at \$ 371.98 per month plus escrows, the first payment beginning on July 1, 2001 and last payment on June 1, 2031. The real estate that secures the loan transaction is described as follows:

Lots 3 and 4, Block 4, according to the Map of Sector Two of Resurvey of George's Subdivision of Keystone, as recorded in Map Book 4, Page 11, in the Probate Office of Shelby County, Alabama.

The property address of this property is 204 Hillwood Drive, Alabaster, Alabama 35007.

(2) I hereby ratify and confirm all that KENNETH ZAYLER as my Attorney-in-Fact, shall lawfully do or cause to be done by virtue of these presents.

(3) The rights, powers and authority of my said Attorney-in-Fact herein granted shall not be affected by disability, incompetency or incapacity on my part. All rights, powers and authority shall remain in full force until revoked by me in written notice to my said Attorney-in-Fact.

(4) The execution and delivery by my Attorney-in-Fact of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my

TOTAL P.02

Inst # 2001-24076
06/12/2001-24076
12:47 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
14.00
002 NB

Attorney-in-Fact's approval of the consideration therefor, and the form and contents thereof, and that my Attorney-in-Fact deems the execution thereof in my behalf necessary or desirable. Any person, firm or corporation dealing with my Attorney-in-Fact under the authority of this instrument is authorized to deliver to my Attorney-in-Fact all considerations of every kind and character with respect to any transactions so entered into by my Attorney-in-Fact and shall be under no duty or obligation to see or to examine the disposition thereof.

(5) Third parties may rely upon the representations of my Attorney-in-Fact as to all matters relating to any power granted to my Attorney-in-Fact and no person who may act in reliance upon the representations of my Attorney-in-fact, or the authority granted to my Attorney-in-Fact, shall incur any liability to me or my estate as a result of permitting my Attorney-in-fact to exercise any power.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 18th day of May, 2001.


NORMAN K. ZAYLER

STATE OF MICHIGAN
COUNTY OF michigan
Macomb County

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Norman K. Zayler, whose name is signed to the foregoing power of attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 18th day of May, 2001.


Notary Public
My commission expires: 03/27/2004

JULIE M. RETTELL
NOTARY PUBLIC MACOMB CO., MI
MY COMMISSION EXPIRES Mar 27, 2004