

RETURN TO:
ECKLAND & ASSOCIATES
4036 WETHERBURN WAY
NORCROSS, GA 30092

SPECIFIC POWER OF ATTORNEY

STATE OF GEORGIA
COUNTY OF GWINNETT

Inst # 2001-56201
12/21/2001-56201
11:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
18.35
003 CH

KNOW ALL MEN BY THESE PRESENTS THAT I, KRISTINE M. FRAME, OF THE COUNTY OF SHELBY, STATE OF ALABAMA, HAVE MADE, CONSTITUTED AND APPOINTED, AND DO BY THESE PRESENTS MAKE, CONSTITUTE AND APPOINT MY HUSBAND, MARK D. FRAME, OF SHELBY COUNTY, STATE OF ALABAMA, MY TRUE AND LAWFUL ATTORNEY-IN-FACT, TO PERFORM THAT CERTAIN REFINANCE TRANSACTION OF REAL PROPERTY COMMONLY KNOWN AS 748 6TH AVENUE, S.W., ALABAMA, ALABASTER AND ALABAMA, GEORGIA AND FURTHER DESCRIBED AS FOLLOWS:

LEGAL DESCRIPTION ATTACHED HERETO AS EXHIBIT "A"

FOR THE CONSIDERATION OF TEN DOLLARS (\$10.00) AND OTHER GOOD AND VALUABLE CONSIDERATION IN HAND DELIVERED, AND FOR THAT PURPOSE FOR ME AND IN MY NAME, PLACE AND STEAD, AND FOR MY USE AND BENEFIT, AS MY ACT AND DEED, TO DO AND EXECUTE ANY AND ALL THINGS NECESSARY TO EFFECT THE PURCHASE OF SAID PROPERTY, INCLUDING, BUT NOT IN LIMITATION THEREOF THE FOLLOWING:

T O P R O C U R E A L O A N F R O M AMERICAN MORTGAGE EXCHANGE, INC., IN THE APPROXIMATE AMOUNT OF \$ 91,050.00, FOR A TERM OF 30 YEARS, BEARING INTEREST AT OR BELOW THE MAXIMUM RATE ALLOWED FOR SUCH LOANS, WITH WHICH TO REFINANCE OR PURCHASE THE SAID PROPERTY; TO ACCEPT A DEED OF CONVEYANCE CONCERNING SAID PROPERTY; TO EXECUTE A NOTE EVIDENCING SAID INDEBTEDNESS AND SECURITY DEED ON FORMS ACCEPTABLE TO THE SAID LENDER; TO APPROVE A CLOSING STATEMENT, DISCLOSURE AND LOAN DISBURSEMENT STATEMENT; TO EXECUTE ANY AND ALL LOAN COMPANY FORMS REQUIRED AND NECESSARY TO EFFECT THE FOREGOING; TO ENDORSE CHECKS, DRAFTS OR MONEY ORDERS EVIDENCING SAID LOAN AND TO PAY THE SAME TO THE SELLER, IF APPLICABLE, IN SATISFACTION OF THE LOAN OR PURCHASE PRICE OF SAID PROPERTY; AND GENERALLY TO EXECUTE AND DELIVER ALL FORMS OR DOCUMENTS EXECUTED AND DELIVERED IN CONNECTION WITH THE PURCHASE OF THE PROPERTY IN SHELBY COUNTY, GEORGIA, ALABAMA AND IN CONNECTION WITH THE FINANCING THEREOF BY AMERICAN MORTGAGE EXCHANGE, INC.

MY ATTORNEY-IN-FACT IS FURTHER DIRECTED AND AUTHORIZED TO TAKE POSSESSION OF SAID PROPERTY IN MY NAME, PLACED AND STEAD, AND FOR OUR MUTUAL USE AND BENEFIT. I HEREBY DECLARE MY INTENT TO OCCUPY SAID PROPERTY AS MY HOME UPON MY RETURN TO SHELBY COUNTY, GEORGIA, AND/OR MY FAMILY TO OCCUPY IT AS OUR HOME UNTIL ALABAMA

SAID TIME.

GIVING AND GRANTING UNTO MY SAID ATTORNEY-IN-FACT FULL POWER AND AUTHORITY TO DO AND TO PERFORM ALL AND EVERY DEED, ACT, MATTER, AND THING, WHATSOEVER IN AND ABOUT THE FOREGOING AS FULLY EFFECTUALLY TO ALL INTENTS AND PURPOSES AS WE MIGHT OR COULD DO IN MY PROPER PERSON IF PERSONALLY PRESENT, THE ABOVE SPECIFICALLY ENUMERATED POWERS BEING AID AND EXEMPLIFICATION OF THE FULL, COMPLETE AND GENERAL POWERS HEREIN ABOVE GRANTED, AND NOT IN LIMITATION OR DEFINITION THEREOF; AND HEREBY RATIFY ALL THAT MY SAID ATTORNEY-IN-FACT SHALL LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THESE PRESENTS.

THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY DISABILITY OR INCOMPETENCE. "THIS POWER OF ATTORNEY SHALL EXPIRE AT MIDNIGHT ON JULY 26, 2002, UNLESS EARLIER REVOKED. THIS POWER OF ATTORNEY MAY BE REVOKED BY WRITTEN INSTRUMENT EXECUTED BY ME WHICH IS RECORDED IN THE OFFICE OF THE CLERK OF THE COUNTY IN GEORGIA IN WHICH THE PROPERTY IS LOCATED."

I/WE HEREBY DECLARE THAT ANY ACT OR THING LAWFULLY DONE HEREUNDER BY SAID ATTORNEY-IN-FACT SHALL BE BINDING ON MY, 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 RECEIVED BY SAID ATTORNEY-IN-FACT AND THOSE PERSONS RELYING UPON THEIR REPRESENTATIONS.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND SEAL, THIS 16th DAY OF July, 1999 2001

Kristine M. Frame

KRISTINE M. FRAME

SIGNED, SEALED AND DELIVERED IN THE PRESENCE OF THE UNDERSIGNED ON July 16, 1999 2001

Beth Sims

WITNESS

Carol M. Stewart
NOTARY PUBLIC

MY COMMISSION EXPIRES: **MY COMMISSION EXPIRES APRIL 30, 2004**

"EXHIBIT A"

West 125 feet of Lot 1, Block 3, according to the Map of J. G. Lacey Addition Subdivision, as recorded in Map Book 3 page 113 in the Probate Office of Shelby County, Alabama, more particularly described as follows:
Begin at the NW corner of said Lot 1, thence run East along the North lot line 120.00 feet; thence turn Right 87 deg. 43 min. and run South 120.00 feet, parallel with the West lot line to a point on the North right of way (40 feet) of Sixth Avenue, Southwest, (Fulton Avenue - map) Alabaster, Alabama; thence turn Right 92 deg. 17 min. and run West 125.00 feet along said Avenue to the SW corner of said Lot 1 and the East right of way (40 feet) of 9th Street (Creek View Drive - map), thence turn Right 87 deg. 43 min. and run North 120.00 feet along said Street to the point of beginning; being situated in Shelby County, Alabama.

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