


LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA
COUNTY OF JEFFERSON


20040120000033630 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
01/20/2004 12:11:00 FILED/CERTIFIED

KNOW ALL MEN BY THESE PRESENTS, that, I, **Amy M. Kozlek**, (hereinafter referred to as "Principal"), do by these presents make, constitute and appoint my husband, **Kevin J. Kozlek**, my true and lawful agent 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 mortgage, note, closing statement, and any and all other documents necessary to complete the purchase of the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 65, according to the Survey of Meadow Brook, 4th Sector, as recorded in Map Book 7, Page 67, in the Probate Office of Shelby County, Alabama.

Also Known As: 5217 Meadowbrook Road, Birmingham, Al 35242

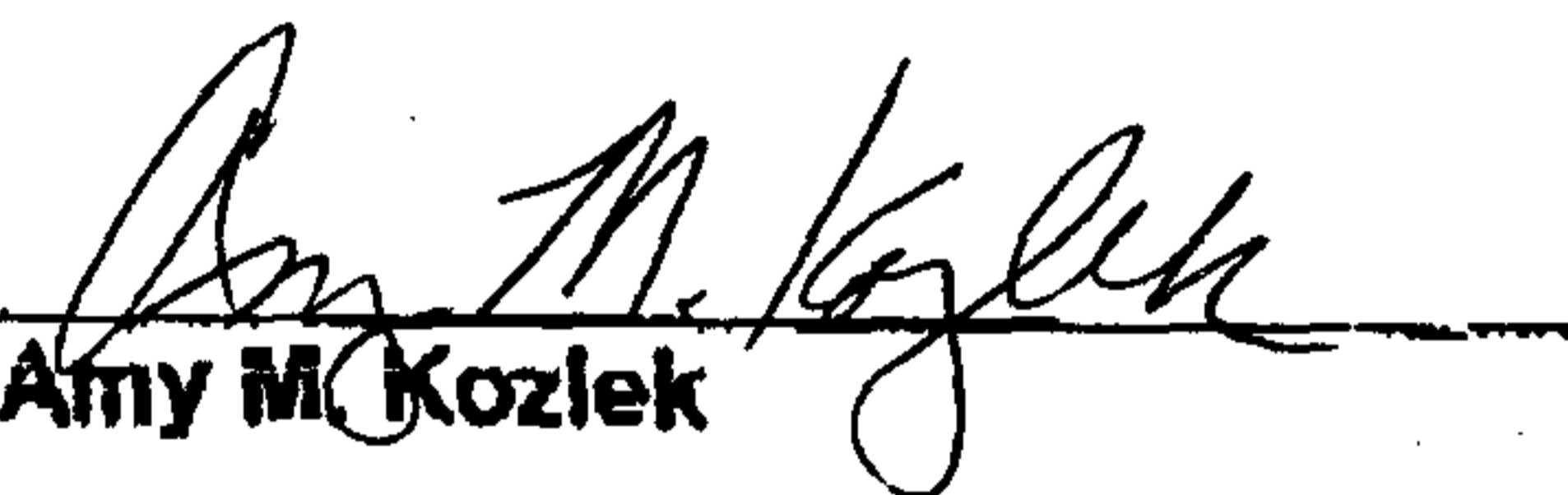
including, but not limited to the Settlement Statement, HUD Certification, Lien Waiver and any other documents required for said purchase and conveyance.

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.

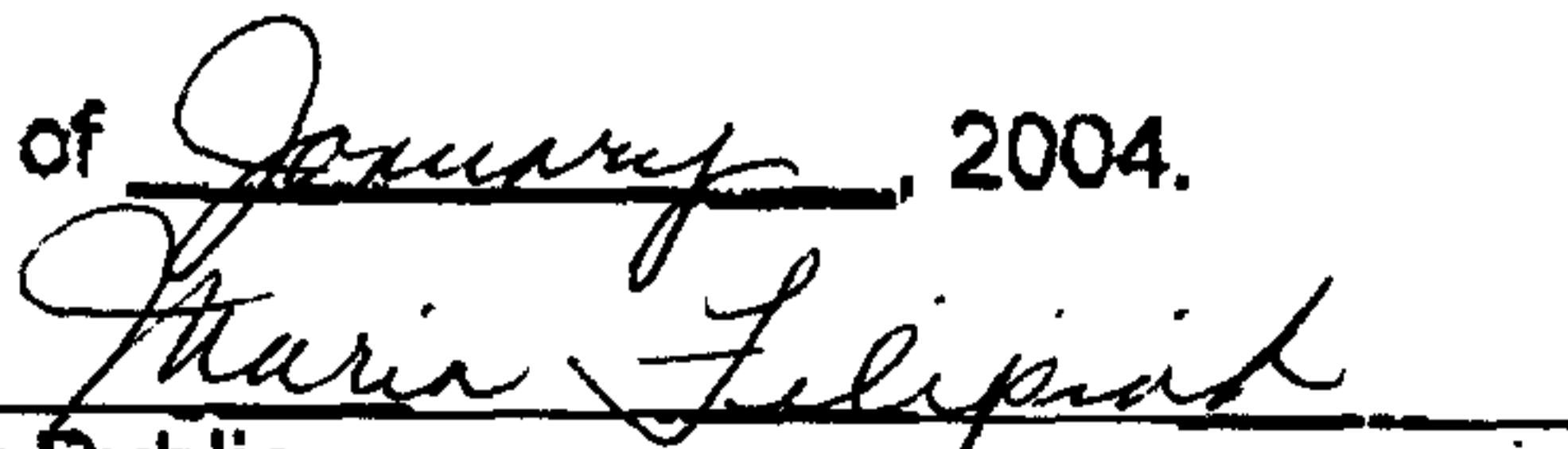
IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 13 day of January, 2004.


Amy M. Kozlek

STATE OF Maryland
Baltimore COUNTY

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that, **Amy M. Kozlek**, 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 13 day of January, 2004.


Notary Public
My Commission Expires: 8/24/04

Carol Monahan