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Shelby Cnty Judge of Probate,AL
07/12/2005 09:29:56AM FILED/CERT

STATE OF ALABAMA

JEFFERSON COUNTY

DURABLE SPECIAL POWER OF ATTORNEY FOR RICHARD J. SMAHA

I, **Richard J. Smaha**, a resident of City of Birmingham, Jefferson County, State of Alabama, do hereby appoint, **Daniel L. Wolfe,** of Jefferson County, Alabama, my true and lawful attorney-in-fact, for me and in my name, place and stead, and for my use and benefit: To execute all documents and instruments, including the HUD I Closing Statement, Note, Mortgage, Personal Guarantee, etc. for a Mortgage Loan on certain described property in the amount of $391,000.00. Said property more particularly described on the attached Exhibit "A"

on such terms and conditions as he may deem necessary and proper, and to sign, execute and deliver, in my name or otherwise, such instruments as may be required in connection with purchasing and giving a mortgage loan on said property, and to do such other acts as I might do in purchasing said property.

I further give and grant unto my said attorney-in-fact full power and authority to do and perform every act necessary and proper to be done in 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 said attorney shall lawfully do or cause to be done by virtue hereof.

29 This Power of Attorney is granted for a period of 180 days and shall become effective on the day of June, 2005, and shall terminate one hundred eighty (180) days thereafter.

This Power of Attorney shall not be affected by my disability, incompetency or incapacity.

Executed this the 29 day of June, 2005, at the City of Birmingham, State of Alabama.

Richard J. Smaha
RICHARD J. SMAHA

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Richard J. Smaha, whose name is signed to the foregoing Durable Special Power of Attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the said Durable Special Power of Attorney, Richard J. Smaha, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 29 day of June, 2005.

Rita M Stewart
Notary Public

My Commission Expires: _____

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 2, 2005
BONDED THRU NOTARY PUBLIC UNDERWRITERS