

NTC0600689

STATE OF ALABAMA  
COUNTY OF Shelby

20061024000523810 1/1 \$11.00  
Shelby Cnty Judge of Probate, AL  
10/24/2006 10:44:08AM FILED/CERT

**DURABLE SPECIAL POWER OF ATTORNEY**

I, Robert P. DiFrancesco and Mary C. DiFrancesco, do hereby appoint Earl Calvert, our true and lawful attorney-in-fact, for us and in our name, place and stead, and for our use and benefit: To execute all documents and instruments, including the HUD1 Closing Statement, Note, Mortgage, Riders, Truth in Lending and any other forms required by the Lender, the Title Company and/or the Closing Attorney in connection with the first mortgage and purchase of the property located at 173 Narrows Peak Circle, Birmingham, AL 35242 and more particularly described as follows, to-wit:

Lot 56, according to the Amended Final Record Plat of Narrows Peak Sector, as recorded in Map Book 31, Page 125 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with the nonexclusive easement to use the Common Areas as more particularly described in The Narrows Residential Declaration of Covenants, Conditions and Restrictions recorded as Instrument No. 2000-9755 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is herein collectively referred to as the "Declaration").

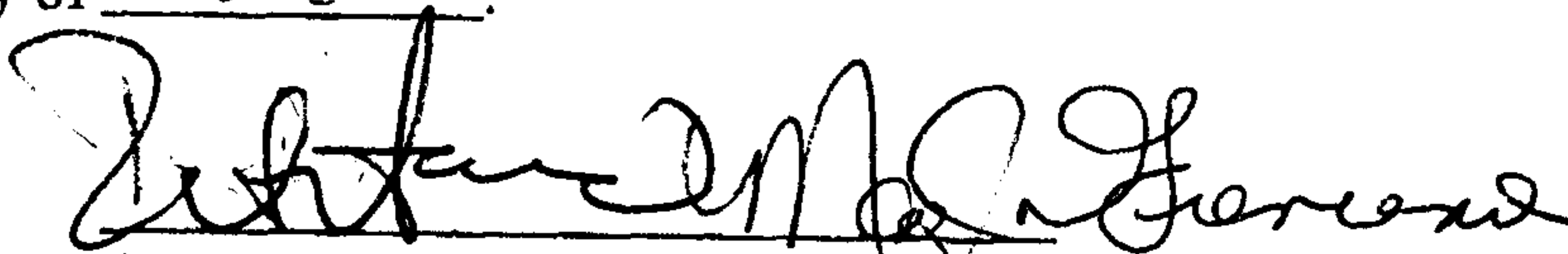
LOAN TYPE 15 YR. FIXED INTEREST RATE: 5.875  
TERM 180 STREET ADDRESS: 173 NARROWS PEAK CIRCLE  
BIRMINGHAM, AL 35242

On such terms and conditions as he may deem necessary and proper, to sign, execute and deliver, in our name or otherwise, such instruments as may be required in connection with purchasing said property, and to do such other acts as we 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 fully as we 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.

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

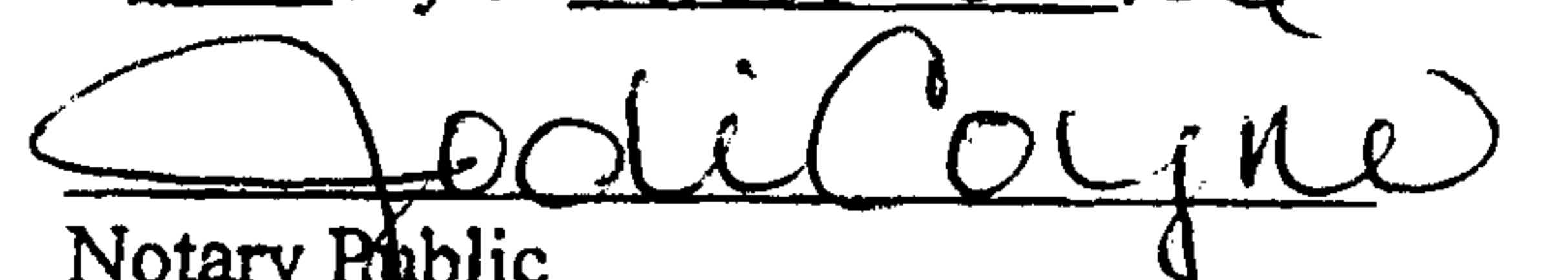
Executed this the 16 day of October 2006

  
Robert P. DiFrancesco and Mary C. DiFrancesco

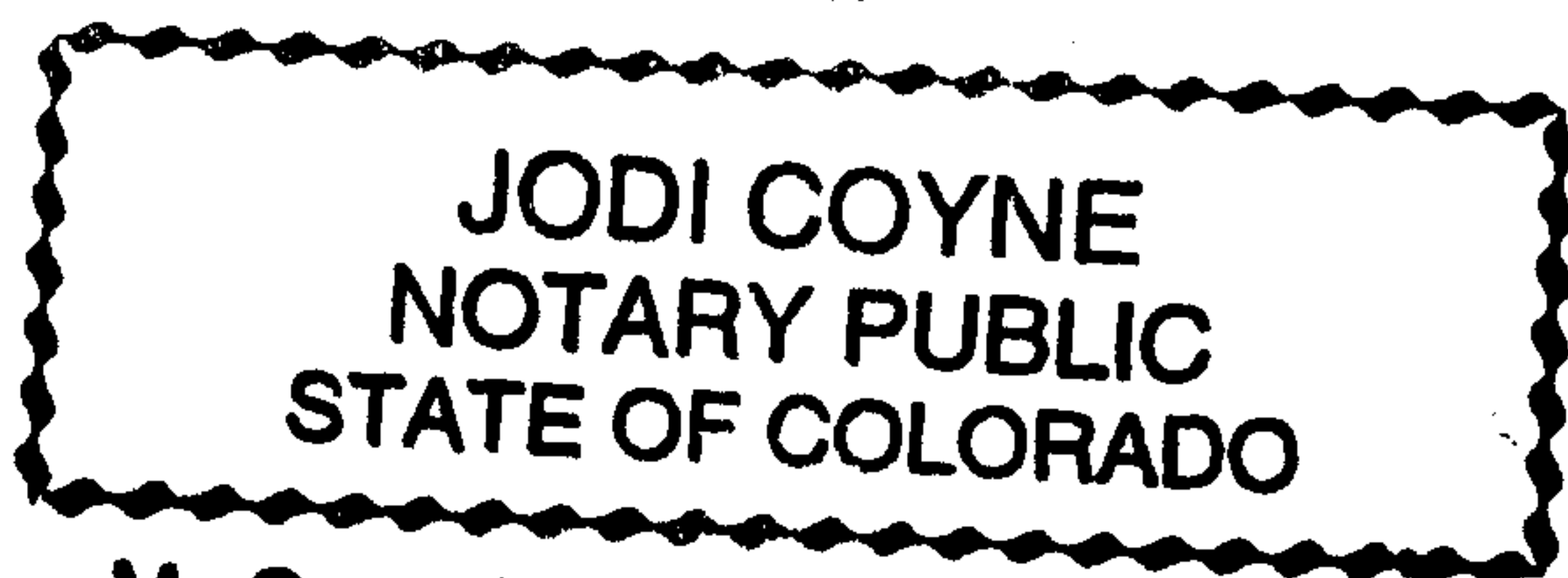
STATE OF Colorado  
COUNTY OF Douglas

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Robert P. DiFrancesco and Mary C. DiFrancesco, whose names are signed to the foregoing Durable Special Power of Attorney, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the said Durable Special Power of Attorney, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 16 day of Oct. 2006

  
Notary Public  
Print Name: Jodi Coyne  
Commission Expires: 10-24-06

MUST AFFIX SEAL



My Commission Expires 10/24/2006