20071102000507100 1/2 \$14.00 Shelby Cnty Judge of Probate, AL 11/02/2007 09:12:56AM FILED/CERT

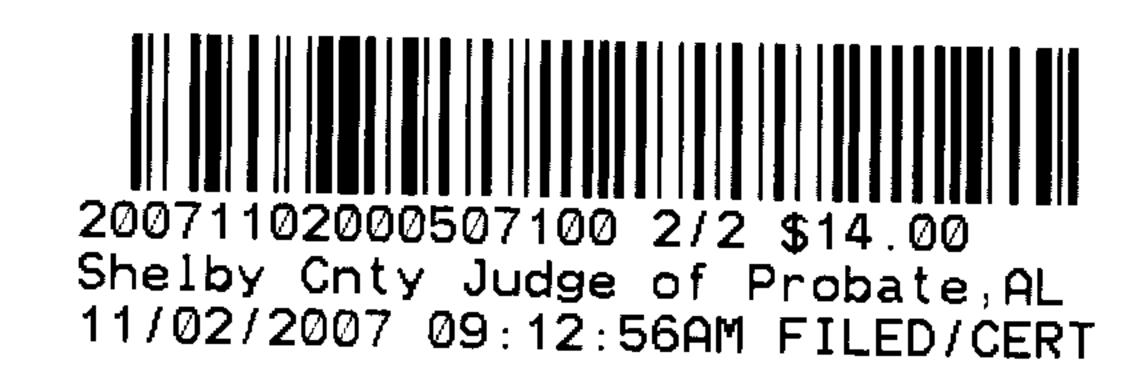
## SPECIFIC DURABLE POWER OF ATTORNEY

STATE OF ALABAMA

JEFFERSON COUNTY

I, MICHAEL W. YOUNG, the undersigned, do hereby constitute and appoint RITA Q. YOUNG my true and lawful attorney, for me and in my name, place and stead to do and perform the following acts:

- upon and take possession of the following described real property located in Shelby County, Alabama, to-wit: 428 North Lake Road, Birmingham, AL Lot 85, according to the Final Plat of Subdivision North Lake at Greystone Phase 3, as recorded in Map Book 23, page 3, in the Probate Office of Shelby County, Alabama.
- (2) To execute any and all documents necessary to complete a mortgage loan on the said real property, as required by the lender, *Primary Capital Advisors* including but not limited to Settlement Statements, Truth-in-Lending Disclosure Statements, Note, Mortgage, and any and all other documents so required, to close the said loan and to encumber the said property with a valid first mortgage in the amount of \$ 238,000.00
- (3) Without in any wise limiting the foregoing, generally to do, execute and perform any other act, deed, matter or thing whatsoever that ought to be done, executed or performed in connection with the closing of the purchase and mortgage of the said real property, as fully and completely as I could do if personally present.



IT IS UNDERSTOOD AND AGREED THAT THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY DISABILITY, INCOMPETENCY, OR INCAPACITY OF THE UNDERSIGNED,

And I, the said Michael W. Young, do hereby ratify and confirm all that my said attorney shall do or cause to be done in and about the premises by virtue of this power of attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the a day of september, 2007.

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that MICHAEL W. YOUNG 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 said instrument, HE executed the same voluntarily on the day the same bears date.

Dated this the 30 day of september

My Commission Expires: Oct 10, 2009

Notary Public

(SEAL)