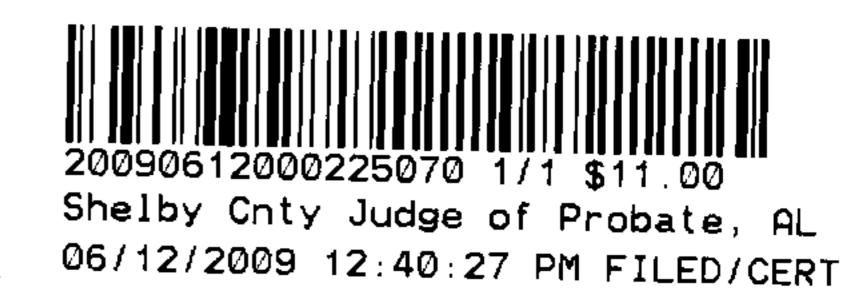
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STATE OF ALABAMA **COUNTY OF SHELBY**



DURABLE SPECIAL POWER OF ATTORNEY

I, Brian W. Farrell, do hereby appoint Susan L. Rutland, 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 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 58 Hawthorn Street, Birmingham, AL 35242 and more particularly described as follows, to-wit:

Lot 7-13, Block 7, according to the Survey of Mt. Laurel, Phase 1A, as recorded in Map Book 27, Pages 72 A & B, in the Office of the Judge of Probate of Shelby County, Alabama.

On such terms and conditions as she may deem necessary and proper, to sign, execute and deliver, in my name or otherwise, such instruments as may be required in connection with purchasing 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 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.

This Power of Attorney is granted for a period of 180 days and shall become effective on the 4th day of May, 2009, 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 4th day of May, 2009.

Brian W. Farrell

STATE OF Levy COUNTY OF Forgette

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Brian W. Farrell, 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, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 4th day of May, 2009_{\triangle}

SHERRY NEY Notary Public State at Large Kentucky My Commission Expires May 29, 2011

Notary Public Print Name: Sherry Mey Commission Expires: May 29 2011