

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That ELSIE E. KRONBERG of the County of Allegheny and state of Pennsylvania does by these presents hereby make, constitute and appoint Ivan A. Kronberg of the County of Shelby, state of Alabama, my true and lawful Attorney in Fact for me and in my name, place and stead, to execute and deliver a promissory note in the original principal amount of \$35,000.00 at an initial interest rate not to exceed 13.875% and for a term of 30 years, which note does not call for periodic adjustments in the interest rate, and execute and deliver a Mortgage deed to secure said promissory note pertaining to the premises located at 618 Riverchase Parkway, Birmingham, Alabama, in the County of Shelby and state of Alabama and legally described as follows, to wit:

Lot 3, according to the Survey of Riverchase West as recorded in Map Book 6, page 78, and Riverchase West, First Amendment, as recorded in Map Book 6, page 100, in the Probate Office of Shelby County Alabama.

I further specifically authorize my attorney in fact to execute and deliver the following documents with regards to said loan, to wit:

- FNMA Form 1009
- Truth in Lending Statement
- Certification of Loan Disbursement
- HUD-1 Settlement Statement
- Buyer's Affidavit
- Occupancy Certification, if applicable
- All other information and disclosures required by law in the above described loan.

I further grant and give unto said Attorney in Fact full authority and power to do and perform any and all other acts necessary or incident to the performance and execution of the powers herein expressly granted, and power to do and perform all acts authorized hereby, as fully to all intents and purposes as a grantor might or could do if personally present, and full power of substitution.

In Testimony Whereof, I have hereunto set my hand this 25 day of June, 1982.

RECEIVED AT THE OFFICE OF THE CLERK OF THE COUNTY OF ALLEGHENY
 THIS 19th DAY OF JULY 1982
 1982 JUL 19 AM 8:15 *Re. 150*
250 ELSIE E. KRONBERG

STATE OF PENNSYLVANIA)
COUNTY OF ALLEGHENY)

I, Grace J. Evans, a Notary Public in and for said County, in said State, hereby certify that ELSIE E. KRONBERG 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 the conveyance she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 25 day of June, 1982.

My Commission expires:

GRACE J. EVANS, NOTARY PUBLIC
ROSS TOWNSHIP, ALLEGHENY COUNTY
MY COMMISSION EXPIRES JAN. 9, 1984
Member, Pennsylvania Association of Notaries

Grace J. Evans
Notary Public (Attach Seal)

Meyer, White et al

BOOK 45 PAGE 868