STATE OF ALABAMA

JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS, that, Adele C. Walter (hereinafter referred to as "Principal"), does by these present make, constitute and appoint Robert Richard Walter as my true and lawful agent and attorney-in-fact (hereinafter referred to as "Agent") to do and perform for me and in my name, place, and stead, and for my use and benefit, to execute any and all documents necessary to purchase and mortgage, to Altus Mortgage Corporation the property Located at 5616 Double Tree Circle, Birmingham, Alabama 35243, the execution and delivery of the promission note, mortgage and any other documents required for said mortgage and purchase.

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

This power of attorney shall not be effected by disability, incompetency, or incapacity of Principal.

The execution and delivery by Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof on my behalf necessary or desirable.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 24day of October , 1988.

STATE OF ALA. SHELD! INSTRUMENT WAS FILLE

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Sillicensuring FEES

STATE OF NEW YORK

WYSTEHISTEL COUNTY

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

Given under my hand and official seal the $\frac{\partial \mathcal{L}^{+1}}{\partial \mathcal{L}}$ day of October, 19 88 .

HENRY MAJET NOTARY PUBLIC. State of New 1. No. 4820150 Qualified in Westchester Courge Term Expires March 30, 19 49

Commission Expires: 3/30/90