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SPECIAL DURABLE POWER OF ATTORNEY

I, Virginia G. Krahala, of 14920 Bassett, Livonia, County of Wayne, State of Michigan, do hereby appoint Sandra G. Caldwell of 703 Creekview Drive, Pelham, County of Shelby, State of Alabama as my lawful attorney-in-fact, for me and in my name, place, and stead, and for my use and benefit:

To purchase the real property located at 812 Creekview Drive, Pelham, County of Shelby, State of Alabama, more particularly described as follows:

Lot 14, Block 7, according to the Survey of Oak Mountain Estates, Sixth Sector, as recorded in Map Book 5 page 102, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

for such price and on such terms and conditions as she shall deem proper, including the execution of any and all documents necessary to complete the assumption of the existing loan in the approximate balance of \$38,470.22 with Real Estate Financing, Inc. such as, but not limited to, notes, mortgages, statements required by the Federal Truth-in-Lending law, FHA or VA Forms, disclosure statements, RESPA forms, FNMA 1009, loan modification agreements for the purpose of increasing the interest charged on any loans being assumed, and any and all other documents appropriate to complete the closing of the purchase of the above described property.

To enter into any contract or contracts for the purchase of said premises, or any part thereof, with such persons and on such terms as she shall in her discretion elect and to execute, acknowledge, and deliver that may be required for acquisition of said property or any part thereof or of any interest therein.

GIVING AND GRANTING unto said attorney full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in aid and exemplification of the full, complete, and general power herein granted, and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal and personal representatives, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been actually received by my attorney. Further, this power of attorney shall not be affected by disability, incompetency, or incapacity of the principal it being my intention this document constitutes a special durable power of attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 23rd day of March, 1990.

State of Michigan)
County of Wayne)

Virginia G. Krahala
Virginia G. Krahala

1. Deed Tax	_____
2. Mfg. Tax	_____
3. Recording Fee	_____
4. Indexing Fee	_____
5. Notary Fee	_____
6. Certified Fee	_____
Total	_____

I, the undersigned, in and for said County in said State, hereby certify that Sandra G. Caldwell, whose name is signed to the foregoing Special Durable Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of the Special Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 23 DAY OF MARCH, 1990.

Shari L. Mickel
Notary Public

SHARI L. MICKEL
Notary Public, Oakland County, MI
My Commission Expires Mar. 2, 1993

Acting in Wayne County

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

90 APR -4 AM 11:09

JUDGE OF PROBATE

Courtney Mason