

LIMITED DURABLE POWER OF ATTORNEY

90-22775

STATE OF ALABAMA)  
COUNTY OF SHELBY )

69

KNOW ALL MEN BY THESE PRESENTS, that, I CAROL COTROMANO, hereinafter referred to as "Principal"), does by these presents make, constitute and appoint THOMAS A. COTROMANO as my true and lawful agent and attorney-in-fact- (hereinafter referred to as "Agent") to do and perform for her and in her name, place and stead, and for her use and benefit, to execute any and all documents necessary to secure and close a conventional loan in the approximate amount of SIXTY THREE THOUSAND NINE HUNDRED AND NO/100 Dollars (\$63,900.00) from BIRMINGHAM CREDIT UNION, at a rate of interest not to exceed 10.375 per cent amortized for thirty years, in conjunction with the purchase of the property described as follows:

From the Southwest corner of the SW 1/4 of the NE 1/4 of Section 7, Township 20 South, Range 2 West, run North along the West boundary of the SW 1/4 of the NE 1/4 for a distance of 355.35 feet to a point on the North side of the Fungo Public Road; continue North along the West boundary of the SW 1/4 of the NE 1/4 of Section 7, Township 20 South, Range 2 West, for a distance of 300.00 feet; thence turn to the right 97 degrees 26 minutes and run for a distance of 300.00 feet to a point of beginning of the tract of land herein described; continue in the same direction for a distance of 384.96 feet; thence turn to the right 103 degrees and run for a distance of 424.79 feet, more or less, to the North edge of the Fungo Public Road; thence run in a Northwesterly direction along the North edge of said Fungo Public Road for a distance of 364.00 feet thence turn right 95 degrees 25 minutes and run for a distance of 361.00 feet more or less, to the point of beginning.

including note, mortgage, HUD Certification, Truth-in Lending forms and any and all other forms, instruments and documents required by , and/or the closing attorney.

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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 affected by my disability, incompetency, or incapacity, but shall be deemed to be durable in accordance with Alabama Code Section 26-1-2 (1975).

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 20 day of September, 1990.

STATE OF ALABAMA  
I CERTIFY THIS  
INSTRUMENT WAS FILED  
Carol Cotromano

90 OCT -2 PM 2:20

STATE OF NEW YORK )

COUNTY OF NASSAU )

JUDGE OF PROBATE

250  
300

1.00

6.50

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that CAROL COTROMANO 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 the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 25th day of September, 1990.

Marcella B. Granholm  
Notary Public  
State of New York  
No. 4753429  
Long Island County

Notary Public  
Long Island County  
Marcella B. Granholm  
Aug. 30, 1992

My Commission Expires:

zcotrom