

LIMITED DURABLE POWER OF ATTORNEY

1518

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

KNOW ALL MEN BY THESE PRESENTS, that, Katherine N. McIver hereinafter referred to as "Principal"), does by these presents make, constitute and appoint JAMES W. MCIVER 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 secure and close a conventional loan in the approximate amount of ONE HUNDRED TWENTY FIVE THOUSAND AND NO/100 Dollars (\$125,000.00) from GMAC MORTGAGE CORPORATION, at a rate of interest not to exceed nine per cent (9.00%) amortized for thirty years, in conjunction with the purchase of the property described as follows:

Lot #7, according to the survey of Meadow Brook, Fifth Sector, Phase II, as recorded in Map Book 11, Page 76, in the Office of the Judge of Probate of Shelby County, Alabama.

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

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 12th day of March, 1991.

I CERTIFY THIS INSTRUMENT WAS FILED

91 MAR 25 PM 12:36

Katherine N. McIver
KATHERINE N. MCIVER

James W. McIver, Jr.
JUDGE OF PROBATE

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

1. Deed Tax	-----\$
2. Mtg. Tax	-----\$
3. Recording Fee	-----\$ 3.50
4. Indexing Fee	-----\$ 3.50
5. No Tax Fee	-----\$
6. Certified Fee	-----\$ 1.00
Total	-----\$ 6.50

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that KATHERINE N. MCIVER 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 12th day of March, 1991.

Tracy L. Gooden
Notary Public

My Commission Expires: 3-17-91

zmciver.txt

/ Mike A

BOOK 334 PAGE 959