

STATE OF ALABAMA

SHELBY COUNTY

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Lawrence G. Maloney, being over the age of twenty-one (21) years, do by these presents hereby make, constitute, and appoint Malcolm S. McLeod as my true and lawful Attorney-in-Fact, for the limited purpose contained in this Power, but with power and authority to act for me and in my name to:

1. Represent, transact, and sign my signature to each and every document and instrument necessary for me to obtain a mortgage loan from Manufacturers Hanover Servicing, Inc., in order to refinance property located 1191 Riverchase Parkway West, Birmingham, Shelby County, Alabama, 35244, more particularly described as follows:

Lot 45, Riverchase Subdivision, Shelby County, Alabama.

2. I hereby give and grant unto Malcolm S. McLeod as my true and lawful attorney, full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done relative to the obtaining and closing of the mortgage loan to purchase the above described property from Manufacturers Hanover Servicing, Inc. (including but not limited to the specific powers granted herein) as fully to all intents and purposes as I might or could do if personally present.

3. I hereby ratify and confirm all that Malcolm S. McLeod, as my true and lawful Attorney, shall lawfully do or cause to be done by virtue of these presents.

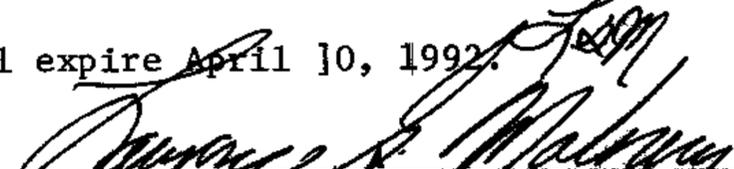
4. I am granting this Power of Attorney because I am located in Pittsburg, Pennsylvania at 306 Oxbridge Court, Pittsburg, Pennsylvania 15238 and it would be very impractical for me to make two trips to Birmingham in order to close this refinance transaction.

The closing date for this transaction will be March 8, 1992.

This Power of Attorney will expire April 10, 1992.

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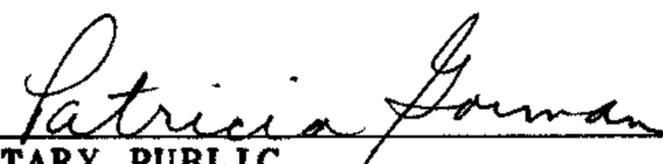
Lawrence G. Maloney
20 as attorney in fact


LAWRENCE G. MALONEY

STATE OF Pennsylvania
COUNTY OF Allegheny

I, the undersigned authority, a Notary Public in and for said county and state, hereby certify that Lawrence G. Maloney, whose name is signed to the foregoing Special Power of Attorney and who is known to me, acknowledged before me on this day, that, being informed of the contents of the Special Power of Attorney, he executed the same voluntarily on the day the same bears date.

Give under my hand and official seal this 2nd day of March, 1992.


NOTARY PUBLIC

Notarial Seal
Patricia Gorman, Notary Public
Pittsburgh, Allegheny County
My Commission Expires Dec. 25, 1995
Member, Pennsylvania Association of Notaries

04/10/1992 4106
11:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NCD 9.00