

DURABLE POWER OF ATTORNEY

State of New Jersey

County of

KNOW ALL MEN BY THESE PRESENTS, that I, Randall M. Spitz, do by these presents make, constitute and appoint my wife, Jerrie J. Spitz, as my true and lawful Attorney-In-Fact with full authority to do and perform for me and in my name, place and stead and for my use and benefit, all and every act and thing whatsoever requisite and necessary to be done in my name, in connection with the purchase and financing of the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 36, according to the map and survey of Meadowridge, as recorded in Map Book 11, Page 40, in the Probate Office of Shelby County, Alabama.

Property known as: 2541 West Minster Circle
Birmingham, AL 35242


which power shall include, but not be limited to, the execution and delivery of the Note, the Mortgage, and all other loan closing documents required by American Independent Mortgage in connection with the loan on the property and execution and delivery of the Note and Mortgage to American Independent Mortgage in the amount of \$182,850.00, amortized over 360 months with an interest rate of 7.625% to effect the financing on the said property.

I further hereby vest Jerrie J. Spitz, as my said Attorney-In-Fact, with the 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, in order to deliver loan papers on said property. I hereby ratify and confirm any and all acts that Jerrie P. Spitz, as my Attorney-In-Fact, shall lawfully do or cause to be done in my place or stead by virtue hereof.

This power of attorney shall not be effected by disability, incompetency, or incapacity, but shall be deemed to be durable in accordance with Act No. 81-98 of the Legislature of Alabama, adopted at the 1981 Regular Session and approved March 4, 1981.

Upon the closing of the purchase of the above property, and the execution and delivery of said loan closing documents, this power of attorney shall expire.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 24th day of February, 1993.


Witness


RANDALL M. SPITZ


Witness

Inst # 1993-06816

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SHELBY COUNTY JUDGE OF PROBATE
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Corley

State of New Jersey


County of

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

Given under my hand this the 24 day of February, 1993.


Notary Public
My commission expires: 11-16-93

(SEAL)

 VALERIE E. GRESHAM
Notary Public of New Jersey
My Commission Expires Nov. 16, 1993

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