

STEWART & ASSOC.

TEL: 205-969-3105

Apr 22 '93

15:30 No. 033 P.02

STATE OF ALABAMA

JEFFERSON COUNTY

SPECIAL DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Special Power of Attorney, that I, CLARA N. LEDUC, being a resident of the State of Alabama, Jefferson County, do hereby make, constitute and appoint JOSEPH J. LEDUC as my duly authorized and appointed attorney-in-fact and agent for me and in my name, place and stead, and on my behalf to do and perform each and every act, deed, matter and thing whatsoever and as fully and effectually to all intents and purposes as I might or could do in my own proper person, if personally present, in connection with the closing of that certain real estate transaction more specifically the refinancing of the real property located at _____

more particularly described as follows:

Lot 4, according to the Survey of Lake Heather Estates (Givianpour's Addition to Inverness) as recorded in Map Book 16, Page 121 A/B/C, in the Office of the Judge of Probate of Shelby County, Alabama.

I do hereby empower my said attorney-in-fact to execute in my name and on my behalf any and all legal documents and papers as may be necessary and proper in the conduct and completion of the closing transaction, including, without limiting the generality of the foregoing, the power and authority to execute in my name all documents required by FIRST FEDERAL SAVINGS BANK, its successors and assigns, for a mortgage loan, terms and conditions as follows:

3 Year ARM, Initial Rate 5.0%, 30 years, 2-6 Cap

I grant to my said agent or attorney-in-fact full power and authority to do, take and perform all and every act and thing whatsoever, requisite, proper or necessary to be done in the exercise of any of the rights or powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and with full power of substitution or revocation, hereby ratifying and confirming all that my said agent or attorney-in-fact shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

Inst # 1993-19136

06/30/1993-19136
10:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HCD 9.00

Stewart, Davis

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The execution and delivery by my said agent or attorney-in-fact of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of said agents approval of the consideration therefor, and of the form and contents thereof, and that said agent/attorney-in-fact deems the execution thereof in my behalf to be necessary or desirable.

Any person, firm or corporation dealing with my said agent or attorney-in-fact under the authority of this instrument is authorized to deliver to said agent or attorney-in-fact all considerations of every kind or character with respect to any transactions so entered in to by said attorney-in-fact and shall be under no duty or obligation to see to or examine and to the disposition thereof.

Third parties may rely upon the representation of my agent or attorney-in-fact as to all matters relating to any power granted to my attorney-in-fact, and no person who may act in reliance upon the representation of my attorney-in-fact or the authority granted to him shall incur any liability to me or my estate as a result of permitting my attorney-in-fact to exercise any power herein granted. This Power of Attorney shall not be affected by my disability, incompetency or incapacity.

IN WITNESS WHEREOF, I have executed this Special Power of Attorney, an original and two (2) duplicates, and I have directed that photostatic copies of the within power of attorney be made, which shall have the same force and effect as an original hereof.

Dated on this the 23rd day of April, 1993.

Clara N. Leduc

Clara N. Leduc

Identification Ohio Drivers License#QA625478

STATE OF ALABAMA
JEFFERSON COUNTY

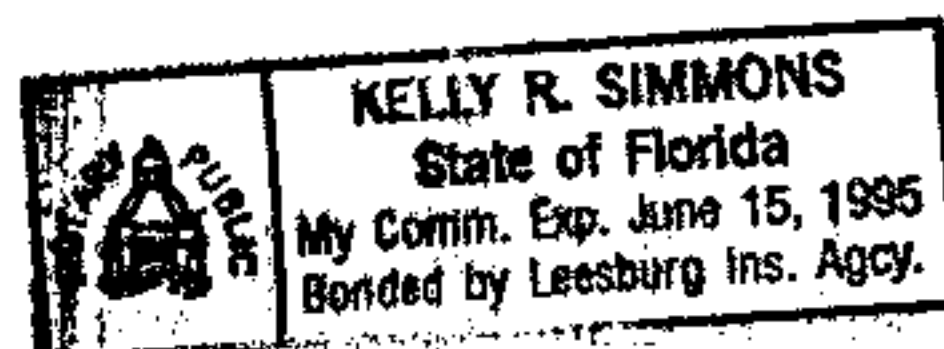
The undersigned, a Notary Public in and for said State and County, hereby certifies that Clara N. Leduc, a married woman, whose name is signed to the foregoing Special Power of Attorney, and who is known to me, acknowledged before me on this date that she executed the same voluntarily on the day same bears date.

Given under my hand and seal of office this the 23rd day of April, 1993.

My Commission Expires:

Kelly Simmons Notary # 1993-19136

Kelly Simmons CC#121771



06/30/1993-19136
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SHELBY COUNTY JUDGE OF PROBATE
002 MCD 9.00