

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENT, that Debra A. Guinn (hereinafter referred to as "Principal"), does by these present make, constitute, and appoint John L. Guinn 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 to close a conventional loan in the approximate amount of one hundred nineteen thousand seven hundred dollars from Southeaster Mortgage Company of Alabama as a seven year balloon amortized for 30 years at a rate of interest not to exceed six and three quarter per cent, in conjunction with the purchase of the property described as follows:

Lot 5 according to survey of a residential subdivision Russett Bend as recorded in Map Book 11 page 52 in the probate office of Shelby County of Alabama.

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.

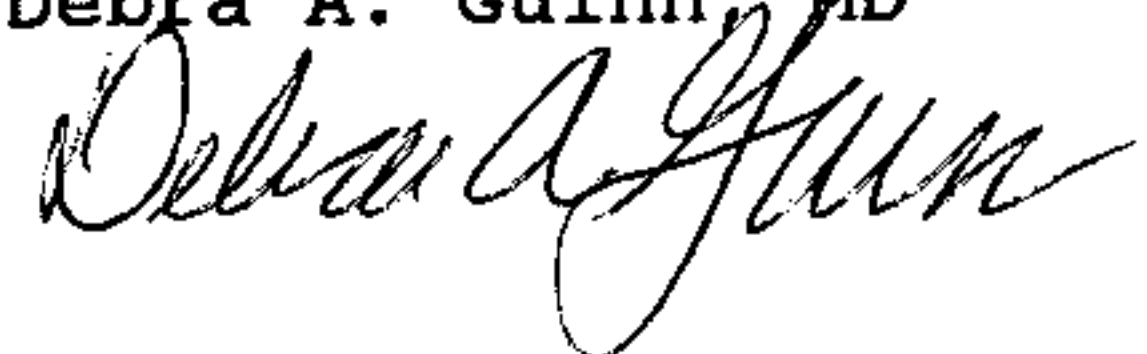
I further give and grant unto my said attorney-in-fact and agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, 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 the 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 the Agent's approval of the consideration therefore, and of the the form and contents thereof on my behalf necessary or desireable.

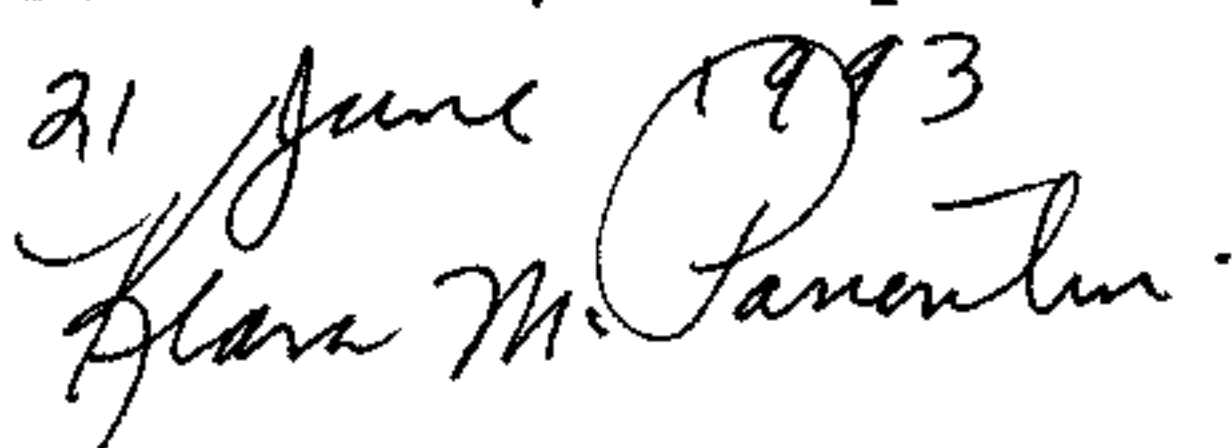
IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on this 21 day of June, 1993.

Debra A. Guinn, MD



STATE OF ILLINOIS
COUNTY OF COOK

I, the undersigned, a Notary Public in and for said county in said State, hereby certify

21 June 1993


" OFFICIAL SEAL "
KLARA M. PANONTIN
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 11/6/94

07/02/1993 12:34 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1993-19511