

SPECIAL POWER OF ATTORNEY

PREAMBLE: This is a **MILITARY POWER OF ATTORNEY** prepared pursuant to Title 10, United States Code, 1044b, and executed by a person authorized to receive legal assistance from the military services. Federal law exempts this power of attorney from any requirement of form, substance, formality, or recording that is prescribed for powers of attorney by the laws of a state, the District of Columbia, or a territory, commonwealth, or possession of the United States. Federal law specifies that this power of attorney shall be given the same legal effect as a power of attorney prepared and executed in accordance with the laws of the jurisdiction where it is presented.

KNOW ALL PERSONS BY THESE PRESENTS:

That I, Joan Raseo Chandler, Social Security Number 419-78-3298, of Ft. Leavenworth, Kansas do hereby appoint Mrs. Sarah M. Raseo, presently of Columbiana, OH, as my true and lawful attorney-in-fact to do the following in my name and in my behalf:

to sign all closing documents pertaining to the purchase of Lot 126 Highland Lakes Subdivision, 634 Highland Lakes Cove, Birmingham, AL 35242. Nothing follows. GRC

BY THIS DOCUMENT I GIVE AND GRANT TO my attorney full power and authority to perform every act that is necessary or appropriate to accomplish the purposes for which this Power of Attorney is granted, as fully and effectually as I could do if I were present.

I HEREBY RATIFY ALL THAT MY ATTORNEY SHALL LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS DOCUMENT.

All business transacted hereunder for me or for my account shall be transacted in my name, and that all endorsements and instruments executed by my attorney for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my attorney and the designation "attorney-in-fact." Unless sooner revoked or terminated by me, this Power of Attorney shall become **NULL and VOID** on 1 June 1995. I intend for this to be a **DURABLE** Power of Attorney. This Power of Attorney will continue to be effective if I become disabled, incapacitated, or incompetent. I direct my attorney-in-fact to seek legal counsel in order to determine the existence of legal requirements, such as required filing or placement of notices, which may affect the validity of this document.

IN WITNESS WHEREOF, I sign, seal, declare, publish, make and constitute this as and for my Power of Attorney in the presence of the Notary Public witnessing it at my request this date, 9 May 1995.

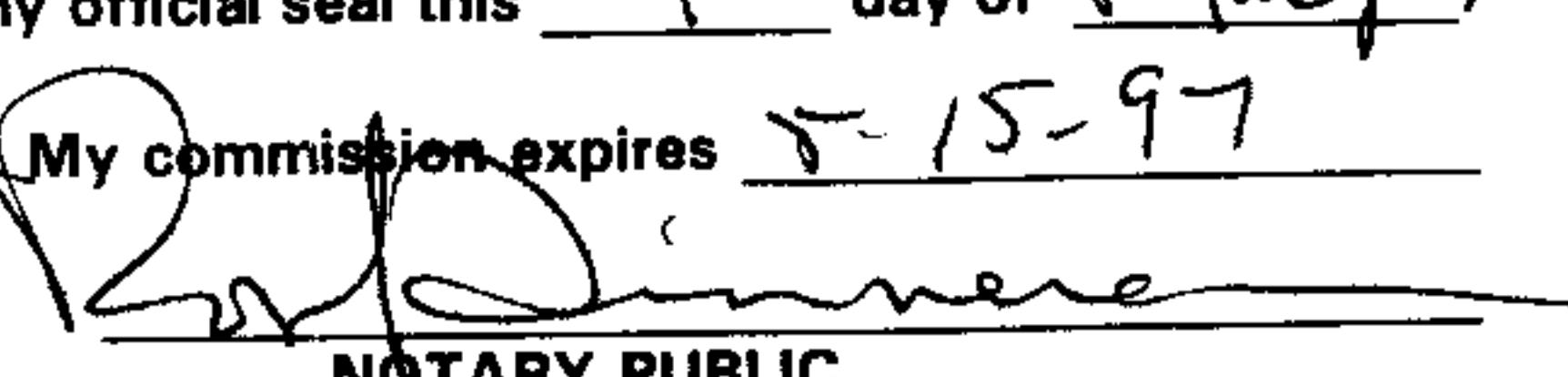

05/15/1995-12619 SIGNATURE
10:21 AM CERTIFIED
ACKNOWLEDGEMENT SHELBY COUNTY JUDGE OF PROBATE
001 SNA 9.50

STATE OF KANSAS
COUNTY OF LEAVENWORTH

I, the undersigned, certify that I am a duly commissioned, qualified, and authorized notary public in and for the state of Kansas; and that the grantor in the foregoing Power of Attorney who is personally well known to me, appeared before me this day within the territorial limits of my authority and executed said instrument after the contents thereof had been read and duly explained to the grantor, and acknowledged that the execution of said instrument was a free and voluntary act and deed for the uses and purposes therein set forth.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal this 9 day of May, nineteen hundred and nineteen hundred and ninety five

05/15/1995-12619
10:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 9.50


My commission expires 5-15-97
NOTARY PUBLIC

1995-12619
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