

**SPECIFIC POWER OF ATTORNEY**

With regard to the purchase and acquisition of a residential dwelling and real property located at Lot 18, Willow Ridge, Indian Springs, Map Book 7, Page 76, Shelby County, Alabama, I, Janet S. NEAL, as principal hereunder, do hereby name, constitute, appoint, and make my husband, John C. Neal, my true and lawful attorney-in-fact to execute, acknowledge, and deliver each and every document and instrument, of every kind and character, in any manner connected with or related to such purchase, which I might or could do, execute, acknowledge and deliver if present and acting personally on my own behalf, hereby ratifying and confirming all that my said attorney shall do by virtue hereof, including without limiting the generality of the foregoing, the express power and authority to do any and all of the following:

To execute a promissory note and related documents to Mortgage America, Inc.,; execute a conventional A.R.M., in the amount of \$150,000.00, at an initial rate of interest of 6.00%; and being for the term of thirty (30) years (360 months);

To enter into real estate transactions of all kinds, including the sale of real property; to execute, acknowledge, deliver, and cause to be recorded all deeds and other writings, including contracts of sale or purchase and deeds conveying the title to real property owned by me, or in which I may have an interest, and cause to be recorded promissory notes, mortgages, deeds of trust, and other instruments creating a lien upon such real property; and,

To transact all of my banking business in any banking related institution wherever located; to draw checks, endorse checks, promissory notes, drafts and bills of exchange for collection or deposit and to make deposits in and withdrawals from any checking, savings or other account which I may now or hereafter own in any banking institution, wherever located and to enter, deposit items in, and remove items from any safe deposit box which I now or may hereafter have in any banking institution, wherever located.

08/18/1995-22789  
02:15 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 11.00

Inst # 1995-22789

IN WITNESS WHEREOF, I have hereunto set my hand this 4 day  
of August, 1995.

Janet S. Neal  
JANET S. NEAL

STATE OF MISSISSIPPI )  
                                  ) ss.  
COUNTY OF LAFAYETTE )

The foregoing instrument was acknowledged before me this 4<sup>th</sup>  
day of August, 1995, by JANET S. NEAL.

[Signature]  
NOTARY PUBLIC

MISSISSIPPI STATEWIDE NOTARY PUBLIC  
MY COMMISSION EXPIRES JUNE 22, 1999  
BONDED THRU STEGALL NOTARY SERVICE

Inst # 1995-22789

2.

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