

SPECIAL POWER OF ATTORNEY
(VA)

This is a military Power of Attorney prepared pursuant to Title 10, United States Code, Section 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 under 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, Adrienne M. Smith, Social Security Number 020 - 50 - 8633, do hereby appoint Mark A. Smith, as my true and lawful attorney-in-fact to do the following acts or things in my name and in my behalf: GIVING AND GRANTING unto my said attorney full power:

In execute, acknowledge, and deliver any and all papers necessary to purchase a one story brick style home, located at 121 Ashford Way Birmingham, AL 35007 for the purchase price of \$ 108,900.00 and the mortgage amount of \$ 111,078.00 including the VA funding fee. My attorney is authorized to receipt for and disperse all monies in consideration of purchase thereof.

My attorney is authorized to sign any agreements, certificates, contracts, documents, Instruments, mortgages, notes and/or papers necessary to effect the purchase of said property; to obligate and/or assign my Certificate of Eligibility for loan guaranty benefits issued by the Veterans Administration in the extent that is needed to establish the loan associated with this purchase. The mortgage for said loan shall not exceed the total of the purchase price and funding fee charged by the Veterans Administration. 2PAGEE

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 Aug 24, 1995.

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, June 16, 1995.

WITNESSES: [Signature]
Sam Edwards

Inst # 1995-23062 Adrienne M. Smith

COMMONWEALTH OF KENTUCKY
COUNTY OF HARDIN

08/22/1995-23062
11:11 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

I, the undersigned, certify that I am a duly commissioned, qualified, and authorized notary public. Before me personally, within the territorial limits of my warrant of authority, appeared GRANTOR, who is known by me to be the person who is described herein, whose name is subscribed to, and who signed this Power of Attorney as Grantor, and who, having been duly sworn, acknowledged that this instrument was executed after its contents were read and duly explained, and that such execution was a free and voluntary act and deed for the uses and purposes herein set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and affix my official seal on 6 June 1995

Carl J. Padgett
Notary Public

My Commission Expires: 28 Nov 98

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