

POWER OF ATTORNEY**STATE OF ALABAMA****COUNTY OF** JEFFERSON

KNOW ALL MEN BY THESE PRESENTS: That I, JOANNE LYNCH, the undersigned, do hereby make, constitute and appoint KEVIN LYNCH, my true and lawful attorney for me and in my name, place and stead and for me and my benefit, to have the following powers just as fully as I have them personally with regards to the following:

To sign, seal, execute and deliver and and all notes, mortgages, settlement statements, affidavits, certifications, truth-in-lending documents, and any and all other documentation necessary or incident to the purchase of 1058 Greymoore Road, Birmingham, Alabama 35242, for the purchase price of Five Hundred Thirty Five Thousand and No/100 (\$535,000.00) Dollars, and the execution of mortgage loan documents to South Trust Mortgage Corporation, said loan amount being Three Hundred Eighty Thousand and NO/100 (\$380,000.00) Dollars.

(A) To sign any checks, instruments, mortgages, notes and other documents for me and on my behalf as such attorney-in-fact.

(B) To take any action which he/she deems necessary, that I could take if I were present to take, muster, dispose of, mortgage or purchase the above-described property.

(C) I further give and grant to my said attorney full power and authority to do and perform every act and thing whatsoever necessary and appropriate to do in and about the premises as fully to all intents and purposes as I might or could do if personally present, hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

THIS Power of Attorney shall not be affected by my disability, incompetency or incapacity and such shall not revoke this Power of Attorney. Further my death shall not revoke this Power of Attorney except where required by law.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this 9 day of December, 1995.

Joanne Lynch
JOANNE LYNCH

STATE OF ~~ALABAMA~~ New JerseyCOUNTY OF Monmouth

I, the undersigned, a Notary Public in and for said county and state, hereby certify that, JoAnne Lynch, whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this day, that being informed of the contents of the instrument, he/she executed the same on the day the same bears date.

GIVEN under my hand and seal on this 9 day of December, 1995.

Dorothy Schulte
DOROTHY SCHULTE
Notary Public NOTARY PUBLIC OF NEW JERSEY
My commission expires Nov. 3, 1997

12/27/1995-36958
03:04 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

85696-5661
Inst # 1995-36958