

LIMITED DURABLE POWER OF ATTORNEY

State of Alabama)
 County of Shelby)

KNOW ALL MEN BY THESE PRESENTS, that, SUZANNE W. BLAND, a resident of 859 Deauville Court, Monroeville, PA 15146, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint DAVID W. BLAND, and/or her designated representative as our true and lawful agent(s) 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 the promissory note, mortgage, lien waiver and any and all documents necessary to obtain the Mortgage Loan on the below described property being more particularly described as the following real estate, situated in Shelby County, Alabama, to-wit:

Lot 334A, according to a Resurvey of Lots 334 and 335 Brook Highland, an Eddlehan Community, 7th Sector, as recorded in Map Book 14, Page 13, in the Probate Office of Shelby County, Alabama; with a property address of 3804 Kinross Drive, Birmingham, AL 35242,

including, but not limited to the Note, Mortgage, any applicable Riders thereto, Settlement Statement, HUD Certification, FNMA 1009 Affidavit and Agreement, Name Affidavit, Compliance Agreement, Truth-in-Lending Statement, Lien Waiver and any other documents required for said loan for the above described property to SOUTH STATE MORTGAGE, INC. loan to be in the amount of Two Hundred Four Thousand Seven Hundred Fifty and 00/100 Dollars (\$204,750.00) being amortized for a term of 360 months with a fixed interest rate of 6.875%.

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 Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be effected by disability, incompetency, or incapacity of Principal.

The execution and delivery by Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof on my behalf necessary or desirable.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 20 day of March, 1996.

A. Reisinger
 Witness

Suzanne Bland
 SUZANNE W. BLAND

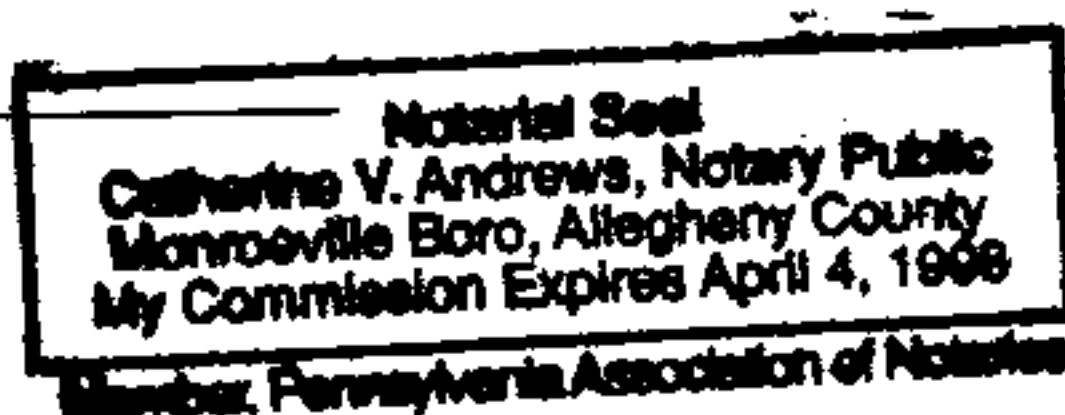
STATE OF PENNSYLVANIA)
 COUNTY OF Allegheny

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that SUZANNE W. BLAND, whose name is signed to the foregoing document, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, she executed the same voluntarily on the day the same bears date.

Given under my hand this the 20 day of March, 1996.

(AFFIX SEAL)

Catherine V. Andrews
 Notary Public
 My commission expires:



This instrument was prepared by:
 Clayton T. Sweeney
 Attorney At Law
 2700 Highway 280 East Suite 290E
 Birmingham, Alabama 35223

04/04/1996-11077
 03:03 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 8.50
 001 MEL

Inst # 1996-11077

CLAYTON T. SWEENEY, ATTORNEY AT LAW