

SPECIAL POWER OF ATTORNEY TO PURCHASE REAL ESTATE

(For use of this form see AR 27-3, the proponent of this form is SJA)

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 law 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 MEN BY THESE PRESENTS

That I, Melinda Lee Defalco, a legal resident of the State of Alabama, have made, constituted, and appointed, and by these presents do make, constitute, and appoint Jonathan Eric Defalco as my true and lawful attorney-in-fact, giving and granting to my attorney-in-fact full authority and power to:

Purchase, enter into a contract for, receive by Warranty Deed with the customary covenants, mortgage or otherwise encumber the real property located at 460 13th SW Street, Alabaster Alabama

to make, endorse, accept, receive, sign, seal, execute, acknowledge, and deliver any contract, mortgage, security deed, or other document, instrument, or paper necessary or convenient for the purchase of said property; to finance the purchase price of said property on these terms: for an interest rate no greater than 7 per cent per annum, for a term not less than 360 months and no more than 360 months, with at least 4.5 per cent of the purchase price financed, for monthly payments of principal, interest, and taxes not to exceed 800 dollars; to pay the purchase money in an amount not to exceed 7000.00 dollars; to obtain insurance upon the property as required by the entity financing the purchase of the property.

FURTHER, I do authorize my attorney-in-fact to perform every act and thing whatsoever 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; and,

EXCEPT for those powers I have intentionally, knowingly, and intelligently NOT granted by crossing-out and initialling the applicable language, and thereby expressly WITHHELD such power and authorization.

I HEREBY RATIFY all that my attorney-in-fact shall lawfully do or cause to be done by virtue of this document;

PROVIDED, however, that 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-in-fact for the purpose of carrying out the foregoing powers shall contain my name followed by that of my attorney-in-fact and the designation "attorney-in-fact."

This Power of Attorney shall remain in full force and effect until my death, the death of my attorney-in-fact, I revoke it, or until August 1, 1996, whichever occurs first.

NOTWITHSTANDING the specified date of expiry written in the previous paragraph, if on that date I should be carried in a military status of "missing" or "missing-in-action" or "prisoner of war," then under the provisions of Title 50 Appendix, United States Code, Section 591a, this Power of Attorney shall automatically continue in full force and effect until I am no longer carried in such status.

PROVIDED, however, that if the foregoing paragraph is crossed-out, then this Power of Attorney shall expire upon the date of expiry stated above under Title 50 Appendix, United States Code, Section 591b.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 17 day of June, 1996.

Melinda Lee Defalco (L.S.)
Signature of Grantor

ACKNOWLEDGMENT ON REVERSE
07/02/1996-21223
10:03 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 MCD

11.00

Pelham Law Office

Signed in the presence of:


Signature of Witness

C. G. Ransom
Signature of Witness

ACKNOWLEDGMENT

With the United States Armed Forces)

Georgia
State or Country)

SS:)

Liberty
County or City)

I, the undersigned official, do hereby certify that on this 18th day of June, 1996, before me personally appeared the Grantor, who is known to me to be the identical person whose name is subscribed hereto and who signed and executed the foregoing instrument; and, having first made known to the Grantor the contents thereof, the Grantor personally acknowledged to me that (s)he signed the same, on the date it bears as the Grantor's true, free, and voluntary act and deed.

Waltraud A. Ashmore
Signature and Seal of Notary Public

My commission expires Nov. 7, 1998
WALTRAUDA ASHMORE
Notary Public, Liberty County, Ga.

Inst # 1996-21223

07/02/1996-21223
10:03 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 KCD 11.00