

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Donna L. Howell of Holmes Beach Florida have made, constituted and appoint my husband, Robert W. Howell, of Birmingham, Alabama, my true and lawful attorney to perform that certain sales contract wherein we agreed to purchase the following described property:

All that lot, tract and parcel of land situate, lying and being in the State of Alabama, **Lot 62 The Fairways in Riverchase, Birmingham Alabama**

for \$ 207,500.00, and for that purpose for me and in my name, place and stead, and for my use and benefit, as my act and deed, to do and execute any and all things necessary or desirable to effect the purchase of said property, including, but not in limitation thereof the following:

To procure a loan for Inland Mortgage Corporation, in the amount of \$ 186,750, for a term of 30 years, bearing interest at 7.625 %, to finance the purchase of said property; to accept a deed of conveyance concerning said property; to execute a note evidencing said indebtedness and a security deed on forms acceptable to the said lender; to approve a closing statement, disclosure and loan disbursement statement; to execute any and all loan company forms required or necessary to effect the foregoing; to endorse checks, drafts or money orders evidencing said loan and to pay the same to the seller in satisfaction of the purchase price of said property; and generally to execute and delivered all forms or documents executed and delivered in connection with the financing thereof by Inland Mortgage Corporation.

My attorney-in-fact is further directed and authorized to take possession of said property in my name, place and stead, and for our mutual use and benefit. I hereby declare my intent to occupy said property as my home upon my relocation to Birmingham, Alabama, and my family to occupy it as our home until said time.

Giving and granting unto my said attorney full power and authority to do and to perform all the every deed, act , matter and thing, whatsoever in and about the foregoing as fully and effectually to all intents and purposes as we might or could do in my own proper person if personally present, above specifically enumerated powers being in aid and exemplification of the full, complete and general powers hereinabove granted, and not in limitation or definition thereof,; and hereby ratify all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

06/03/1997-17137
09:13 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 11.00

This power of attorney shall not be effected by my disability or incompetence.

The power of attorney shall expire by midnight on May 29, 1997.

We hereby declare that any act or thing lawfully done hereunder by said attorney shall be binding on me, my heirs, legal and personal representatives and assigns, whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been received by said attorney and those persons relying upon him.

WITNESS my hand and seal this 27th day of May, 1997.

Donna L. Howell
DONNA L. HOWELL

STATE OF Florida
COUNTY OF Manatee

I, the undersigned Notary Public in and for said County in said state, hereby certify that DONNA L. HOWELL, whose name is signed to the foregoing Specific Power of Attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of the Specific Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and office seal this 27th day of MAY, 1997.

ID: DR. LIE

Joan E. Brown
Notary Public

My commission expires:



JOAN E. BROWN
MY COMMISSION # CC400001 EXPIRES
August 5, 1999
BONDED THRU TROY FARM INSURANCE, INC.

Inst # 1997-17137

06/03/1997-17137
09:13 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 11.00