

LIMITED DURABLE POWER OF ATTORNEYSTATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, SUSAN B. TRACHTMAN, whose address is 36 Mohawk Lane, Pomona NY 10970 (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint GARY B. TRACHTMAN, and/or his designated representative as my 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 a First and Second Mortgage Loan on the below described property being more particularly described as the following real estate, situated in SHELBY County, Alabama, to-wit:

Lot 741, according to the Map of Highland Lakes, 7th Sector, an Eddlemon Community, as recorded in Map Book 20, Page 58 A, B & C, in the Probate Office of Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Basements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 7th Sector, recorded as Instrument #1995-28389 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

with a property address of 119 Bristol Lane, 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, Pledge Agreement of Stock, Federal Reserve Form U-1, Irrevocable Stock Power of Attorney and any other documents required for said loan for the above described property to Campus Bank, first mortgage loan to be in the amount of One Hundred Thousand Dollars (\$100,000.00), for a term of 15 years with a fixed interest rate of 7.875% and a bridge loan to be a six (6) month renewable note in the amount of Two Hundred Thirteen Thousand Dollars and No/100's (\$213,000.00) with an interest rate of 9.50%.

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 21 day of May, 1997.

Rosmarie J. Asel
Witness

Susan B. Trachtman
SUSAN B. TRACHTMAN

STATE OF *Ala*
COUNTY OF *Shelby*

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that SUSAN B. TRACHTMAN, 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 21st day of May, 1997.

ROBERTA F. BANGS
NOTARY PUBLIC, STATE OF NEW YORK
(ALSO QUALIFIED IN ROCKLAND COUNTY)
REG NO. 4905195
COMMISSION EXPIRES 9/28/97

[Signature]
Notary Public

My commission expires: 9/28/97

This instrument was prepared by:
Clayton T. Sweeney, Attorney At Law
2700 Highway 280 East Suite 200E
Birmingham, Alabama 35223

Inst # 1997-17391

06/04/1997-17391
09:52 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50

CLAYTON T. SWEENEY, ATTORNEY AT LAW