

LIMITED POWER OF ATTORNEY

STATE OF ALABAMA)
)
COUNTY OF)

KNOW ALL MEN BY THESE PRESENTS, that I, PETER E. HOLDNAK, (Principal), do by these presents make, constitute and appoint KATHLEEN C. HOLDNAK as my true and lawful agent 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 any and all documents necessary to purchase and mortgage the property located at 213 Marwood Drive, Birmingham, Alabama 35244 in Shelby County, Alabama, under that certain contract dated February 26, 1998. The powers granted shall include the power to execute and deliver any and all contracts, amendments to contracts, notes, mortgages, truth in lending statements, lien waivers, settlement statements, limited powers of attorney, etc. required to consummate the purchase and mortgage of the subject property described below:

lot 34 ACCORDING TO THE SURVEY OF MARWOOD, 2ND SECTOR AS RECORDED IN MAP BOOK 10, PAGE 16 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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

This Power of Attorney shall not be affected 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 19th day of March, 1998.


PETER E. HOLDNAK

Inst # 1998-11184

03/30/1998-11184
01:44 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
DOE HCB 11.00

Inst # 1998-11184

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, GENE W. GRAY, JR., a Notary Public in and for the said County and State hereby certify that PETER E. HOLDNAK whose name is signed to the foregoing Limited Power of Attorney, and who is known to me, acknowledged before me on this day, that being, informed on the contents of this Limited Power of Attorney, he executed the same voluntarily on the date the same bears date.

Given under my hand and official seal this 19th day of March, 1998.

NOTARY PUBLIC
COMMISSION EXPIRES: 11/09/98
MUST AFFIX SEAL

PREPARED BY:

GENE W. GRAY, JR.
2100 SOUTHBRIDGE PARKWAY
SUITE 638
BIRMINGHAM, ALABAMA 35209

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