

SPECIFIC
DURABLE POWER OF ATTORNEY

STATE OF ALABAMA
JEFFERSON COUNTY

I, JEFFREY BAN the undersigned, do
hereby constitute and appoint PAMELLA BAN my true
and lawful attorney, for me and in my name, place and stead to do and perform
the following acts:

(1) To do any and all acts necessary to purchase, enter
upon and take possession of the following described real property located
in SHELBY County, Alabama, to-wit:
2537 TAHITI TERRACE
ALABASTER, AL. 35007
LOT 31 BLOCK 7, SOUTHWIND 4TH SECTOR

(2) To execute any and all documents necessary to complete
a mortgage loan on the said real property, as required by the lender, Old Kent
Mortgage Company including but not limited to Settlement Statements,
Truth-in-Lending Disclosure Statements, Note, Mortgage, and any and all
other documents so required, to close the said loan and to encumber the
said property with a valid first mortgage in the amount of \$ 80,800.

(3) Without in any wise limiting the foregoing, generally
to do, execute and perform any other act, deed, matter or thing whatsoever
that ought to be done, executed or performed in connection with the closing
of the purchase and mortgage of the said real property, as fully and completely
as I could do if personally present.

Inst # 1998-15964

05/04/1998-15964
09:36 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

Inst # 1998-15964

IT IS UNDERSTOOD AND AGREED THAT THIS POWER OF ATTORNEY
SHALL NOT BE AFFECTED BY DISABILITY, INCOMPETENCY, OR INCAPACITY OF THE
UNDERSIGNED,

And I, the said Jeffrey BAN do hereby
ratify and confirm all that my said attorney shall do or cause to be done
in and about the premises by virtue of this power of attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal
on this the 21st day of April 1998.

Jeffrey BAN

STATE OF ALABAMA

JEFFERSON COUNTY

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

Dated this the 21st day of April, 1998.

Brenda H. Parker
Notary Public

My Commission Expires: 6-10-1998

(SEAL)

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