

Recording Requested by/Return to:
Merrill Lynch Credit Corporation
4802 Deer Lake Drive East
Jacksonville, FL 32246
(904) 218-6000
Attn: Post Closing Department

10-2-09-0-001-001-196
Parcel I.D. Number

Inst # 1998-45851

11/18/1998-45851
12:16 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
11.00
ONE HEL

Power of Attorney

I, KAREN A. AMDALL
(insert name and address of principal)

have made, constituted and appointed and by these presents do make, constitute and appoint

MARK S. AMDALL 364 TURNBERRY RD, B'HAM, AL 35244
(insert name and address of agent or of each agent)

as my true and lawful attorney for me and in my name, place and stead, to execute and deliver a promissory note or loan agreement, to secure said note or agreement by executing and delivering a pledge/security agreement to pledge securities and/or to execute and deliver a Mortgage/Deed of Trust/Deed to Secure Debt/Security Agreement encumbering the following described property ("Property"): (Insert or attach full legal description, not street address.)

Lot 24, according to the survey of Heatherwood, 4th Sector, 2nd Addition, recorded in Map Book 12, Pages 79, 80 and 81, in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.
and to execute and deliver any and all documents necessary and required by the lender in connection with any or all of the above-referenced instruments.

I further grant and give my Attorney-in-Fact full authority and power to do and perform any and all other acts necessary or incident to the performance and execution of the powers I have expressly granted, with power to do and perform all acts authorized hereby, as fully to all intents and purposes as I might or could do if personally present.

I hereby ratify and confirm all acts whatsoever that my Attorney-in-Fact, as my agent, shall or may do by virtue of this Power of Attorney.

I hereby agree and represent to those persons dealing with my Attorney-in-Fact that this Power of Attorney will not terminate upon my subsequent disability or incompetence and may be voluntarily revoked only by a written instrument of revocation filed for record in the recording office of the County in which the Property is located.

IN WITNESS WHEREOF, I have executed this Power of Attorney on 11-4, 1998.

Witness:

Name:

Bruce A. Barnett
(Type or print)

Name:

Karen A. Amdall
(Type or Print)

Witness:

Name:

Donna S. Tidwell
(Type or print)

STATE OF

Al

COUNTY OF

Shelby

On 11-4, 1998, before me, the undersigned, a Notary Public in and for said state, personally appeared Karen A. Amdall, personally known to me (or proved to me on the basis of satisfactory evidence in the form of driver license) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s) executed the instrument as his/her/their free act and deed.

WITNESS my hand and official seal.

My commission expires:

6-1-02

NOTARY PUBLIC STATE OF ALABAMA
MY COMMISSION EXPIRES 6-1-02
I HAVE FILED THIS NOTARY PUBLIC OATH WITH THE CLERK OF THE SUPREME COURT.

Notary Public

[Revise acknowledgment as necessary to meet state law requirements]

This instrument was prepared by:

(signature)

Print name: John Boysen
Address: Merrill Lynch
4802 Deer Lake Dr. E.
Jacksonville, FL 32246

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