

SPECIFIC
DURABLE POWER OF ATTORNEY

Inst # 1998-50908

STATE OF ALABAMA

12/22/1998-50908

JEFFERSON COUNTY

09:01 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 CRH 11.00

I, MARGARET E. SCHWIETERMAN the undersigned, do
hereby constitute and appoint RODNEY H. SCHWIETERMAN 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: 133 Countryside Lane, Bessemer, AL 35022
Lot 8-A, according to a Resurvey of Lots 7 and 8, Countryside, as recorded in
Map Book 7, page 34, in the Probate Office of Shelby County, Alabama.

(2) To execute any and all documents necessary to complete
a mortgage loan on the said real property, as required by the lender, The Huntington
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 \$ 140,000.00.

(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.

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 MARGARET E. SCHWIETERMAN, 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 8th day of December 1998.

Margaret E. Schwieterman
MARGARET E. SCHWIETERMAN
5365-570-39-863

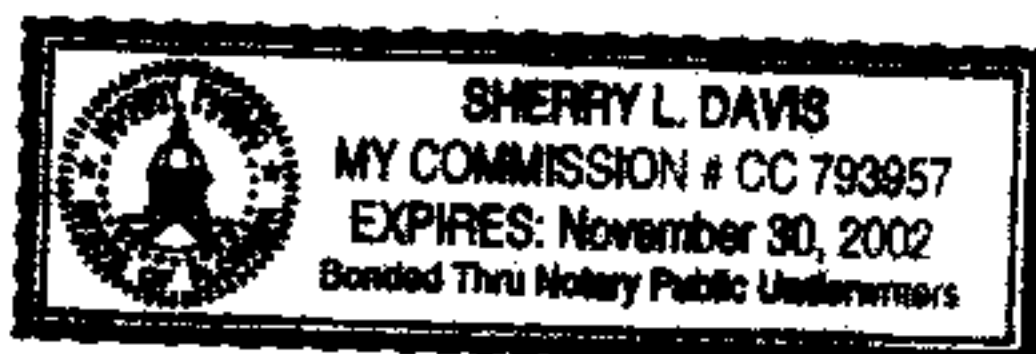
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SHELBY COUNTY JUDGE OF PROBATE
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STATE OF FLORIDA

COUNTY

I, the undersigned, a Notary Public in and for said County,
in said State, hereby certify that MARGARET E. SCHWIETERMAN 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, she executed the same voluntarily on the day the same
bears date.



Dated this the 8 day of December, 19 98.

My Commission Expires: 11/30/02

Sherry L. Davis
Notary Public
(SEAL)