

POWER OF ATTORNEY

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF JEFFERSON)

WHEREAS, Rita S. Whitlock and her husband Robert E. Whitlock signed a sales contract, dated March 12, 1999, for the purchase from Greystone Farms, Inc. of a single family residence situated at 6016 Terrace Hills Drive, Birmingham, Alabama 35242 and legally described as:

Lot 5, according to the Final Record Plat of Greystone Farms, Terrace Hills, as recorded in Map Book 24 Page 54 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama (the "Property"); and

WHEREAS, Charter Mortgage Corporation has agreed to make a mortgage loan to finance the purchase of said property, and

WHEREAS, Rita S. Whitlock is a resident of Mobile County, State of Alabama, and will be unavailable at the time of the closing of the purchase of the Property and desires to authorize her husband Robert E. Whitlock to sign all documents necessary to close the purchase of the Property from Greystone Farms, Inc., including the closing statement, the Note, the Mortgage and any and all other documents necessary to complete the purchase of said Property from Greystone Farms, Inc.

NOW THEREFORE, I, the undersigned Rita S. Whitlock do hereby constitute and appoint Robert E. Whitlock as my agent and attorney-in-fact, for me and in my name, place and stead to sign any and all documents necessary to complete the purchase of the Property from Greystone Farms, Inc., and particularly to do and to execute all or any of the following:

I specifically authorize and grant to my said attorney-in-fact full power and authority to do, take, and perform all and every act and everything whatsoever requisite, proper or necessary to be done in the purchase and mortgage of the Property, as fully to all intents and purposes as I might or could do if personally present, with full power to execute any application for credit or information or document in connection therewith, any mortgage note, mortgage, acknowledgement of disclosure, closing statement or other document deemed advisable or necessary by my attorney-in-fact in connection with the purchase of the Property. I further and specifically authorize and grant to my said

attorney-in-fact full power and authority to sign my name to an adjustable rate mortgage to be granted in favor of Charter Mortgage Corporation, its successors and/or assigns as their interest may appear. Said adjustable rate mortgage is to secure a mortgage loan in the principal amount of \$148,650.00 plus interest at an initial rate of 5.625%, which rate may increase or decrease 1.0 percent per year but no more than 9.95 percent during the 30 year term of the mortgage loan. The mortgage loan shall be payable in 360 monthly installments. It is my intention that my attorney-in-fact will be able to do everything necessary or desirable in order to consummate the purchase of said Property, whether in accordance with such contract or any amendment to such contract regarding the purchase of such residence.

I do hereby authorize Robert E. Whitlock to do any and all further acts which may or might be necessary in order to consummate said purchase, and hereby ratify and confirm all acts of my said attorney-in-fact hereunder.

THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY THE DISABILITY, INCOMPETENCY OR INCAPACITY OF THE UNDERSIGNED.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 29th day of July, 1999.

Rita S. Whitlock
Rita S. Whitlock

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County and State, hereby certify that Rita S. Whitlock, whose name is signed to the foregoing instrument, 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.

Given under my hand and official seal, this the 29th day of July, 1999.

Florence N. Engelbert
Notary Public
My Commission Expires: 12-11-2002

(SEAL)

Inst # 1999-32875

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08/05/1999-32875
10:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 11.00