

Inst # 1999-41823

10/07/1999-41823  
10:47 AM CERTIFIED  
JULY 1999  
8.50

### SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I Todd L. Binion  
herewith nominate, constitute and appoint Ann Marie R. Binion  
of Birmingham, Alabama  
my true and lawful attorney for me and in my name, place and stead to:

Buy, purchase and encumber the property described as Lot(s) 313 Old Cahaba  
in Block \_\_\_\_\_, Section \_\_\_\_\_, Part \_\_\_\_\_, as  
shown on the plat of Old CAHABA - OAK RIDGE SECT 22  
located at the address of 1682 Old Cahaba Court, Helena, AL 35080  
with a contract sales price of One Hundred Thousand Seven Hundred Ninety Five & no/100  
(\$ 134,795.00), which I will occupy with my family as my residence,  
and, in this connection, to execute in my name and behalf such papers, including,  
if necessary, the use of all or any portion of my VA Entitlement and documents  
as may be required to obtain and consummate a loan guaranteed and/or insured  
by the Veterans Administration or the Federal Housing Administration or  
otherwise, including Deed of Trust, Deed of Trust Note, Loan Settlement  
Statements, Certificate of Occupancy, statements required by the Federal Truth-  
in-Lending Law, and any and all other papers necessary or proper to obtain and  
consummate said loan in the amount of One Hundred Thirty Four Thousand Seven  
Hundred Ninety Five & no/100 \$ 134,795.00).

My being classified as "missing in action," "prisoner," or "prisoner  
of war" shall not be interpreted as constituting notice of my death nor operate  
to terminate or revoke this Special Power of Attorney, but the same shall  
continue to remain valid and in full force and effect; and my incapacity in  
any other respect likewise shall not terminate or revoke this Special Power  
of Attorney, but this Special Power of Attorney shall terminate and become null  
and void on the 31 day of December, 19 99.

This Special Power of Attorney is specifically limited to the above  
purposes.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this  
28 day of September, 19 99.

Todd L. Binion (SEAL)

### ACKNOWLEDGMENT

COUNTY OF Shelby )  
STATE OF Alabama )

The foregoing Special Power of Attorney was acknowledged before me  
this 28 day of September, 1999.

[Signature]  
NOTARY PUBLIC

My Commission expires 12/23/00