

Inst # 1999-43169

CERTIFIED AS A TRUE AND CORRECT COPY

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I Thomas E. Braddock
herewith nominate, constitute and appoint Karen C. Braddock
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) 207
in Block _____, Section _____, Part _____, as
shown on the plat of Old CANADA - WILLOW RUN SECTOR
located at the address of 673 Old CANADA DRIVE Helena, AL. 35080
with a contract sales price of (\$ 118,062.00), 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 (\$ 121,308.00).

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, 1999.

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

IN WITNESS WHEREOF, I have hereunto set my hand and seal this
15 day of September, 1999.

Thomas E. Braddock (SEAL)

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COUNTY OF Shelby
STATE OF Alabama

ACKNOWLEDGMENT
10/19/1999-43169
09:37 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 8.50

The foregoing Special Power of Attorney was acknowledged before me
this 15 day of September, 1999.