

This Instrument Prepared by John N. Randolph,
Sirote & Permutt, P.C., 2311 Highland Avenue South,
Birmingham, Al 35205

Inst # 2000-10723

STATE OF ALABAMA)
COUNTY OF SHELBY)

DURABLE, SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, Stevan K. Martin, a married man, have made, constituted and appointed, and by these presents do hereby make, constitute and appoint my wife, Sidna L. Martin, my true and lawful attorney in fact, for me and in my name, place and stead, and to my use, to execute a promissory note, mortgage, settlement statement, notice of right to cancel, and any and all other instruments as may be necessary or desirable to obtain and close a real estate mortgage loan against the "Property", described below, from Crossland Mortgage Corporation in the principal amount of One Hundred Thousand and no/100 Dollars (\$100,000.00).

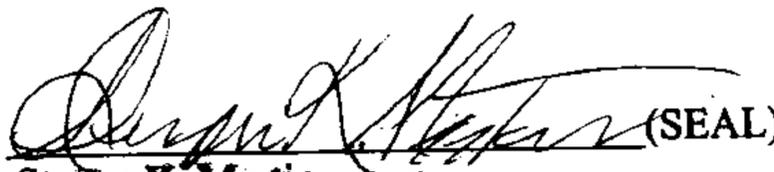
The Property is located at 5544 Parkside Drive, Birmingham, Alabama 35242, and is described as follows, to-wit:

Lot 19, according to the survey of Parkside as recorded in Map Book 7, page 136, in the Probate Court of Shelby County, Alabama.

My said Attorney in Fact shall have full authority to sign, endorse, execute and deliver all instruments, documents and loan checks as shall be necessary and proper to effect and complete the mortgaging of the Property. I do give my said attorney full power to do everything whatsoever requisite and necessary to be done in the premises, as fully as I could do if personally present, with full power of substitution and revocation, and do hereby ratify and confirm all that my said attorney shall lawfully do, or cause to be done, by virtue hereof.

This Power of Attorney, and the authority granted hereunder, shall not be revoked or impaired by my incompetency or other disability, but shall be construed as a durable power of attorney pursuant the laws of the State of Alabama and shall remain in full force and effect until its purpose shall have been effected, at which time it shall expire and terminate.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this 23 day of March, 2000.


Stevan K. Martin (SEAL)

STATE OF Alabama
Shelby COUNTY

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that

04/03/2000-10723
11:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 11.00

Power of Attorney Executed by Stevan K. Martin, Page Two

Stevan K. Martin, a married man, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me that, being informed of the contents of the instrument, he executed the same voluntarily and as his act on the day the same bears date.

Given under my hand and seal of office 23 day of March, 2000.

My Commission expires:

August 7, 2002

Judith Harlow
Notary Public
AFFIX SEAL

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