

SPECIFIC POWER OF ATTORNEY

STATE OF ALABAMA
COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS, that, I, Susan Dlouhy (hereinafter referred to as "Principal"), do by these presents make, constitute and appoint my Husband, Brendan Dlouhy, my true and lawful agent and attorney-in-fact (hereinafter referred to as "Agent") to do and perform for me and in my name, place, and stead, and for my use and benefit, to execute, sign, approve and acknowledge any and all documents, including but not limited to the Deed, Lien Waiver, Mortgage, Hud I Settlement Statement, and any other documents, which are necessary to complete the Purchase of a piece of property located at 521 Bayhill Ridge Circle, Hoover, Alabama 35244 consisting of a house and the land more particularly described as follows:

Lot 21, according to the Survey of Heatherwood Forest, Sector Two, as recorded in Map Book 17, Page 129, in the Probate Office of Shelby County, Alabama.

This Power of Attorney shall not be affected or impaired by any disability, incompetency or incapacity, per CODE OF ALABAMA 26-1-2.

In Witness whereof, the undersigned has executed this Specific Power of Attorney on the 22nd day of May, 2000.

WITNESS

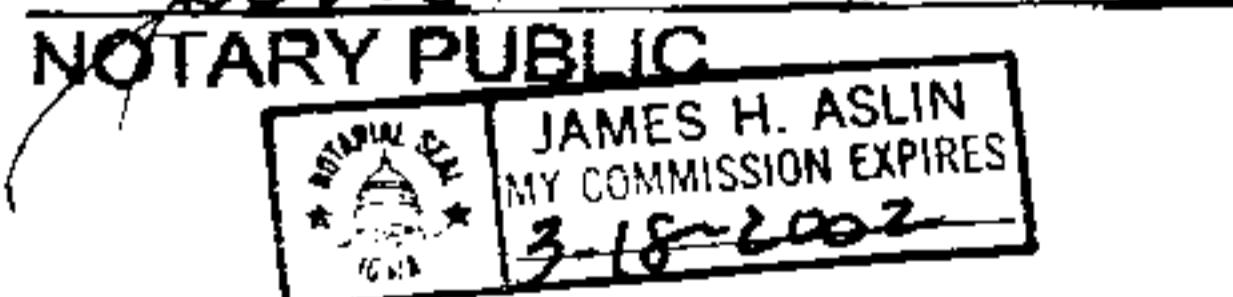
STATE OF Iowa
COUNTY OF Polk

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Susan Dlouhy whose name is signed to the foregoing document, and who is known to me, acknowledged before me on this day that being informed of the contents of the foregoing, she executed the same voluntarily on the day the same bears date.

Given under my hand this the 22nd day of May, 2000.

My Commission Expires:

3-18-2002



06/02/2000-18278
04:08 PM CERTIFIED

SHAYSBURG JUDGE OF PROBATE
002 MWS 14:55 11.00

** TOTAL PAGE.02 **

TX/RX NO.2860

P.002

Inst * 2000-18278

SIGNATURE AFFIDAVIT

Date: May 16, 00

Loan No.: 4563573

Borrower: Susan M. Dlouhy

THIS IS TO CERTIFY THAT THE TYPED/PRINTED NAME AND THE WRITTEN SIGNATURE BELOW ARE MY LEGAL NAME AND SIGNATURE.

I further certify that the signature below will match the signature appearing on the Power of Attorney being used in connection with the settlement of a Home Equity Line of Credit granted by Charter One Bank, F.S.B.

Further, I certify that the signature below will match any Home Equity Line of Credit checks that may be written and signed by me in the future.

Susan M Dlouhy
(Print or Type Name)

Susan M Dlouhy
Signature

STATE OF Iowa

County/City of Polk

The foregoing Affidavit was acknowledged before me this 22nd day of May,
2000 by Susan M. Dlouhy

My Commission Expires: 3-18-2002

Notary Public



06/02/2000-18278
04:08 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NMS \$1.00