

DURABLE POWER OF ATTORNEY

STATE OF ALABAMA )

COUNTY OF SHELBY )

KNOW ALL MEN BY THESE PRESENTS THAT I, MARY D. HAMBY, (hereinafter "Principal") a resident of Mandaville, Louisiana, have made, constituted and appointed and by these presents do make, constitute and appoint DELEANE SAVAGE, my true and lawful agent as my attorney-in-fact (hereinafter "Agent") to do and perform each and every act, deed, matter and thing as hereinafter specifically enumerated to all intents and purposes as I might or could do in my own proper person if personally present, the following specifically enumerated powers, namely to execute on my behalf all related documents necessary to close the purchase of and to execute any documents for required by CHARTER ONE MORTGAGE CORPORATION, its successors and/or assigns, (the Lender) for a 30 Year Fixed Loan in the amount of \$412,000.00 for 360 months with an interest rate of 7.95%, including but not limited to a Settlement Statement, Promissory Note, Mortgage, and any other documents relative to the purchase of the property located at 4029 Water Willow Lane, Birmingham, Alabama 35244 more specifically described as follows:

Lot 3014, according to the Survey of Riverchase Country Club, 30th Addition, as recorded in Map Book 13, page 88 A and B, in the Probate Office of Shelby County, Alabama.

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal.

IN WITNESS WHEREOF, I have executed this special durable power of attorney in two counterparts and I have directed that photostatic copies of this power of attorney be made which shall have the same effect as an original.

Dated this 23<sup>rd</sup> day of August, 2000.

*Mary D. Hamby*  
MARY D. HAMBY  
Principal

STATE OF LOUISIANA )  
COUNTY OF St. Tammany )  
Parish

On this 23<sup>rd</sup> day of August, 2000, I, the undersigned, a Notary Public in and for said Parish ~~County~~ and in said State, hereby certify that MARY D. HAMBY, 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, she executed the same voluntarily and as her act on the day the same bears date.

Given under my hand and seal of office this the 23<sup>rd</sup> day of August 2000.

*[Signature]*  
NOTARY PUBLIC  
My Commission Expires: with life

Inst # 2000-30048

08/31/2000-30048  
12:15 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MMS 8.50