

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **TERRY L. LALAMA** hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **RICHARD A. LALAMA** as my true and lawful agent and attorney-in-fact (hereinafter referred to as "Agent") to do and perform for her and in her name, place and stead, and for her use and benefit, to execute any and all documents necessary to secure and close a conventional loan in the approximate amount of TWO HUNDRED THOUSAND AND NO/100 DOLLARS (\$200,000.00) from Interfirst, a Division of ABN AMRO Mortgage Group, Inc. at a rate of interest not to exceed seven and three fourths per cent amortized for thirty years, in conjunction with the purchase of the property described as follows:

Lot 14, according to the Survey of Meadow Brook, 16th Sector, Phase I, as recorded in Map Book 9, Page 143, and amended in Map Book 9, Page 151, A & B, in the Office of the Judge of Probate of Shelby County, Alabama.

Also known as 3049 Brookhill Drive, Birmingham, AL 35242

including note, mortgage, HUD Certification, Truth-in Lending forms and any and all other forms, instruments and documents required by Interfirst, A Division of ABN AMRO Mortgage Group, Inc., and/or the closing attorney.

I further give and grant unto my said attorney-in-fact and agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be affected by my disability, incompetency, or incapacity, but shall be deemed to be durable in accordance with Alabama Code Section 26-1-2 (1975).

The execution and delivery by Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof on my behalf necessary or desirable.


IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 21ST day of August, 2000.


TERRY L. LALAMA

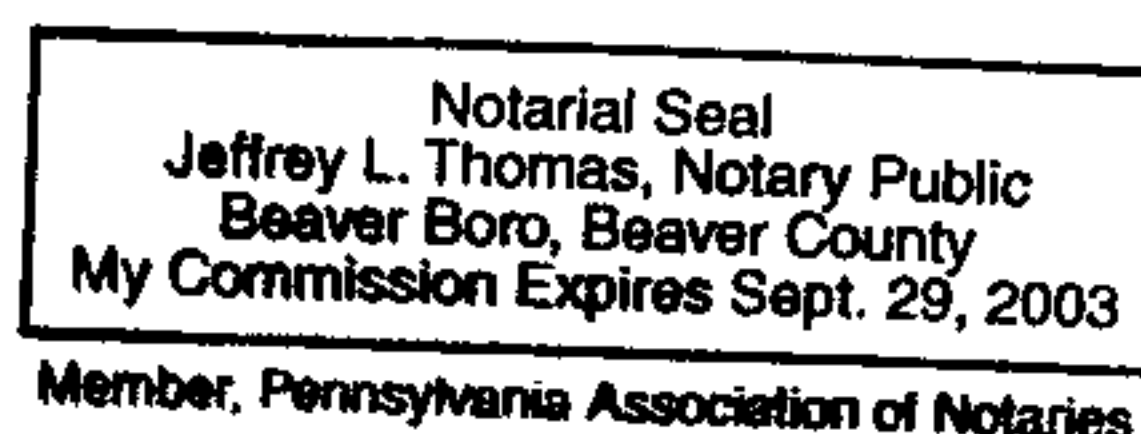
STATE OF PENNSYLVANIA)
COUNTY OF BEAVER)

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

Given under my hand and official seal, this the 21ST day of August, 2000.


Notary Public

My Commission Expires:



09/01/2000-30146
10:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HMS 8.50

Inst # 2000-30146