

This Instrument Prepared by John N. Randolph,
Sirote & Permutt, P.C., 2222 Arlington Avenue South,
Birmingham, Al 35205

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

DURABLE, SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, Tove Magyar, have made, constituted and appointed, and by these presents do hereby make, constitute and appoint Michael Magyar, my true and lawful attorney in fact, for me and in my name, place and stead, and to my use, to purchase the real estate described below (the "Property") from Christopher T. Cox and Jolene M. Cox, for a purchase price of One Hundred Fifty Two Thousand and no/100's Dollars (\$152,000.00), and to execute all documents necessary to accomplish such purchase, specifically including, but not limited to, a promissory note, mortgage, settlement statement, and any and all other instruments as may be necessary or desirable to obtain and close a purchase money first mortgage loan against the Property from MortgageSouth, L.L.C., in the principal amount of One Hundred Thirty Six Thousand Eight Hundred and no/100's Dollars (\$136,800.00).

The Property is located at 3153 Woodbridge Drive, Birmingham, Alabama, 35242, and is described as follows, to-wit:

Lot 22, according to the Survey of Meadow Brook, 4th Sector, as recorded in Map Book 7, page 67, in the Probate Office of Jefferson 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 purchasing and 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

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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 27 day of September, 2000.

Tove Magyar (SEAL)
Tove Magyar

STATE OF Virginia
Newport News County City

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that Tove Magyar, a married woman, 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 27 day of September, 2000.

My Commission expires:

12/31/03

Daniel Paul
Notary Public

AFFIX SEAL
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