

THIS INSTRUMENT PREPARED BY:
R. SHAN PADEN, Attorney at Law
Paden & Paden
Five Riverchase Ridge, Suite 100
Birmingham, Alabama 35244-2893

STATE OF ALABAMA)

COUNTY OF SHELBY)

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, the undersigned, WILLIAM FRANCIS CICOTTI, does hereby appoint MAVIS LUGENE MARTIN CICOTTI to be my lawful attorney-in-fact in all matters relating to our purchase of, 297 HIDDEN CREEK TRAIL, PELHAM, AL 35124, SHELBY County, Alabama, and described below:

LOT 1, ACCORDING TO THE SURVEY OF PHASE ONE, HIDDEN CREEK TOWNHOMES, AS RECORDED IN MAP BOOK 27, PAGE 49, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

I hereby specifically authorize MAVIS LUGENE MARTIN CICOTTI to execute on my behalf all papers necessary to complete the conventional loan and mortgage of the above property in the amount of \$81,100.00 at a rate of 6.8750% for a term of 30 years, including, but not limited to all waivers, receipts, notes, mortgages, truth-in-lending documents, deeds and any other documents required to be executed by Bank, Savings and Loan, Mortgage or Title Company in connection with the mortgage and to do all acts and things as fully and effectual in all respects as I would do if present.

It is my intent that this Power of Attorney shall be a Durable Power of Attorney pursuant to Section 26-1-2 Code of Alabama 1975, as amended. This Power of Attorney shall not be affected by disability, incompetence or incapacity of the principal.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal personal representatives, and assigns; whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been received by any person acting in reliance hereon. This Power of Attorney may be filed for record in any public office and shall expire 60 days from the date of execution.

Inst # 2001-13036

04/06/2001-13036
10:18 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CJ1 17.00

WITNESS my hand and seal this 30TH day of MARCH, 2001.




WILLIAM FRANCIS CICOTTI

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said County in said State, hereby certify that WILLIAM FRANCIS CICOTTI, whose name is signed to the foregoing Durable Power of Attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of the Durable Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30TH of MARCH, 2001.



Notary Public
My commission expires: 2/11/02

ACKNOWLEDGMENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said State of Alabama at Large, hereby certify that MAVIS CICOTTI, whose name as Attorney in Fact for WILLIAM FRANCIS CICOTTI, is signed to the foregoing instrument and who is known to me, acknowledged before me on this date that, being informed of the instrument, she, in her capacity as such Attorney in Fact, and with full authority executed the same voluntarily on the date the same bears date.

Given under my hand and seal on this the 30th day of MARCH, 2001


NOTARY PUBLIC

MY COMMISSION EXPIRES: 9/29/02

Inst # 2001-13036

04/06/2001-13036
10:18 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CJ1 17.00