

20020619000289610 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
06/19/2002 14:47:00 FILED/CERTIFIED

SPECIFIC DURABLE POWER OF ATTORNEY

Know All Men by These Presents, which are intended to constitute a durable power of attorney, that I, Monique Ho, of 7875 Forestway Drive, Monroe, Michigan 48161, do hereby make, constitute and appoint GAIL HUTTON of 1467 Kendall Court, Homewood, Alabama 35209, my true and lawful Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit to do, perform, and execute all or any of the following acts, deeds, or things, as fully as I might or could if personally present, *viz.*:

I am the purchaser of the real estate situated in the County of Shelby, State of Alabama, more particularly described as, to wit:

Lot 26, Riverchase Country Club, 1st Addition, Phase 2, Map Book 8, page 179, Shelby County, Alabama.
949 Riverchase Parkway West, Hoover, Alabama 35244

(herein after "the Property").

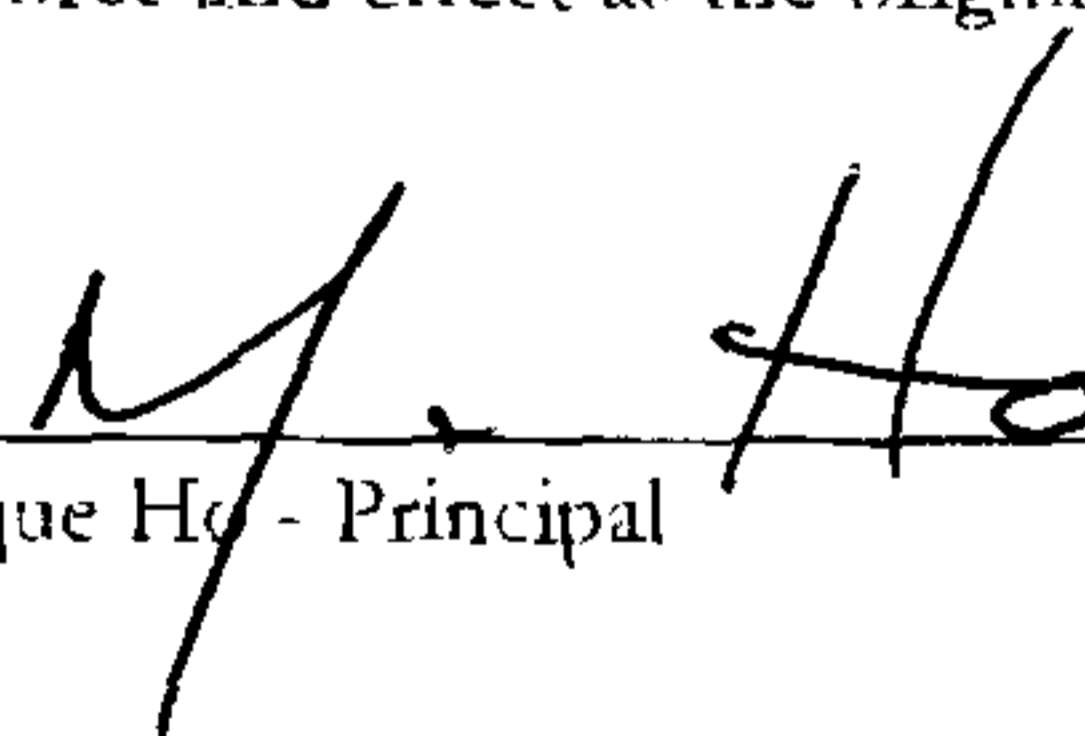
I hereby authorize my Attorney-in-Fact to take any and all actions necessary to effectuate the purchase of the Property in accordance with the terms and conditions of that certain sales agreement dated on or about May 12, 2002, as may be amended from time to time, and to make, sign, execute, endorse, seal, receive, acknowledge, transmit and deliver such funds, documents, papers, instruments, or things of like nature or kind which in the sole opinion of my Attorney-in-fact, deems proper.

I further authorize my Attorney-in-Fact to obtain a conventional mortgage loan in the amount of \$156,000.00 from Regions Mortgage, Inc., payable over a period of thirty years at an interest rate of 6.00% per annum, and on such other terms and conditions as my Attorney-in-Fact may deem necessary and proper, and to mortgage, hypothecate, or create a lien upon the Property with the appurtenances and all my estate, right, title and interest thereunto as security therefor, and to such purposes to exercise full authority to make, endorse, sign, seal, execute, acknowledge, and deliver to Regions Mortgage, Inc. (herein the "Lender") any and all of the following without limitation: mortgages, with or without the usual power of sale, promissory notes, federal truth-in-lending disclosures and related documents, settlement statements, affidavits, loan applications, and any and all other documents, instruments, or things deemed necessary in the premises by either the Lender or by my Attorney-in-Fact, and to do such other acts as I might or could do in obtaining such mortgage loan.

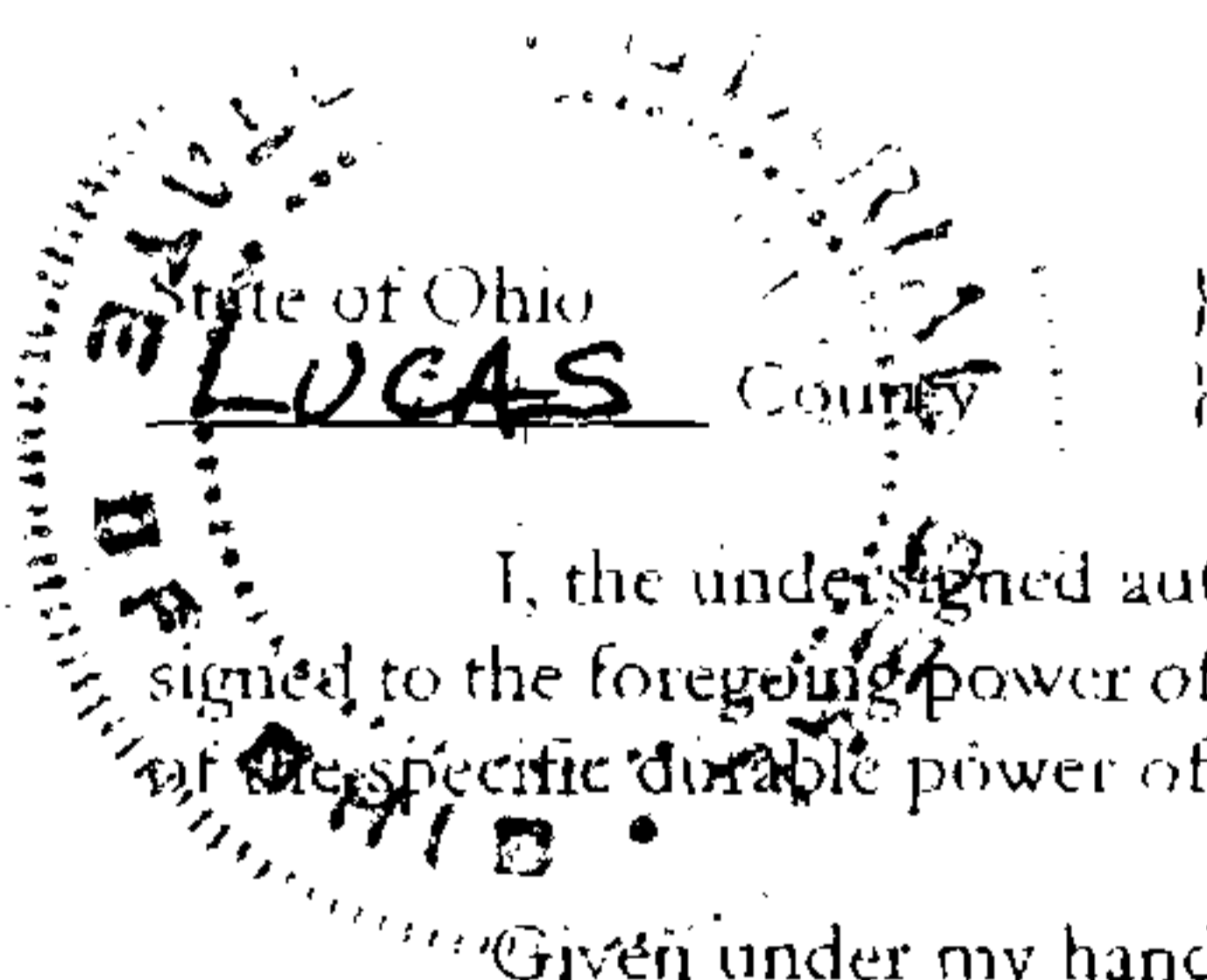
The rights, powers and authority of my said Attorney-in-Fact shall commence and be in full force and effect on the day that this power of attorney is executed. The authority conferred herein shall not be affected by my disability, incompetency, or incapacity, and such rights, powers and authority shall remain in force and effect thereafter until the transaction described above is completed. Any action taken in good faith pursuant to the foregoing authority, without actual knowledge of my death, shall be binding upon me, my heirs, assigns and personal representatives.

This Power of Attorney shall be deemed to be coupled with an interest and may not be revoked against the Settlement Agent, except by written notice thereof, which is actually received by the Settlement Agent at Magnolia Title Services, Inc., 300 Office Park Drive, Suite 105, Birmingham, Alabama 35223.

In Witness Whereof, I, as principal, have signed this Specific Durable Power of Attorney on this the 12 day of June 2002, and I have directed photocopies of this power be made which shall have the same force and effect as the original.



Monique Ho - Principal



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

Given under my hand and official seal this 12th day of June, 2002.



Notary Public
My commission expires:

KAREN L. KEMPSKI
Notary Public, State of Ohio
Commission Expires 5-25-04

This Instrument was prepared by:
Larry R. Newman
Newman Lees, LLC
300 Office Park Drive
Birmingham, Alabama 35223