

EXECUTED IN THE STATE OF ALABAMA

SHELBY COUNTY

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, DONNA M. HECKLINSKI, a legal resident of Shelby County, State of Alabama, do hereby nominate, constitute, and appoint, my husband, DONALD J. HECKLINSKI, as my true and lawful attorney-in-fact for me and in my name, place, and stead, and for my use and benefit:

To sign all documents necessary to effectuate the first mortgage refinance loan on my house and property located at 2319 Spring Iris Drive, Birmingham, Alabama 35244, with MortgageAmerica, Inc. (Loan # 182648 - Conventional 7 Year Balloon 1st Mortgage, Refinance; \$110,000.00 loan amount - 7 year balloon with payment amortizing over a 30 year term, at an interest rate of 4.875.00%), said property being more specifically described as:

Lot 2432, according to the Survey of Riverchase Country Club, 24<sup>th</sup> addition, as recorded in Map Book 10, Page 64, in the Probate Office of SHELBY County, ALABAMA.

and to execute any and all documents necessary to obtain our first mortgage loan from MortgageAmerica, Inc.

and to collect and receive all sums of money, debts, interest, and demands whatsoever as I am now or shall hereafter become due, owing, payable, or belonging to me as a result of the said first mortgage loan on said property.

GIVING AND GRANTING unto my said attorney-in-fact full power and authority to do and perform every act necessary, requisite, or proper to be done in and about the premises 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 attorney-in-fact 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. If, following execution of this power of attorney, a court of our domicile appoints a guardian, curator, or other fiduciary charged with the management of all of my property, or all such property except specified exclusions, the court shall appoint my attorney-in-fact, DONALD J. HECKLINSKI, except for good cause or disqualification.

This specific power of attorney shall be effective for a period of thirty (30) days after execution hereof.

IN WITNESS WHEREOF, I have herunto signed my name this 8<sup>th</sup> day of October, 2002.

x Donna M. Hecklinski

DONNA M. HECKLINSKI

ATTESTATION:

Signature witnessed in the presence of:

[Signature]

Witness

[Signature]

Witness

ACKNOWLEDGEMENT:

STATE OF ALABAMA  
SHELBY COUNTY

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

Given under my hand this the 8<sup>th</sup> day of October, 2002.

[Signature]

Notary Public

My Commission Expires: March 9, 2005

This Instrument Prepared By:

MORRIS J. PRINCIOTTA, JR.

Attorney at Law

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Birmingham, AL 35216

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