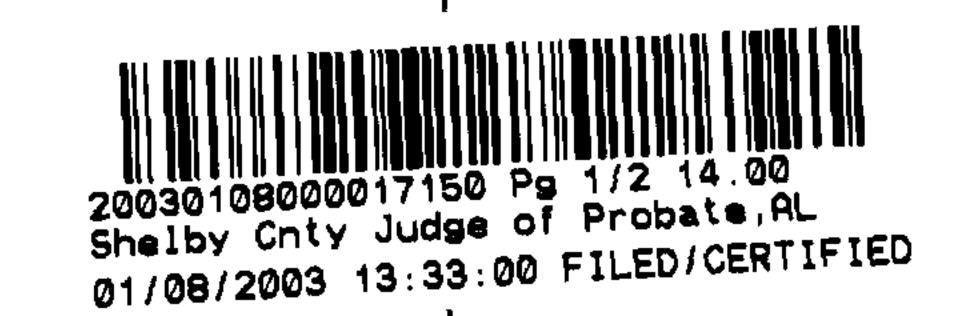
SENT BY: HP LASERJET 3150;



LIMITED POWER OF ATTORNEY

STATE OF ALABAMA COUNTY OF) **same as Stepan Zakariyan

DEC-19-02 5:20PM;

*same as Lyubovi Zakariyan

**

KNOW ALL MEN BY THESE PRESENTS, that I, STEPHAN ZAKARIYAN, (Principal), do by these presents make, constitute and appoint LYNDEWI ZAKARIYAN as my true and lawful agent and Attorney-infact (hereinafter referred to as "Agent") to do and perform for me and in my name, place and stead, and for my use and benefit, to execute any and all documents necessary to purchase and mortgage the property located at 6765 REMINGTON CIRCLE in Pelham, Alabama 35124 in Shelby County, Alabama, under that certain contract dated 11/24/02. The powers granted shall include the power to execute and deliver any and all contracts, amendments to contracts, notes, mortgages, truth in lending statements, lien waivers, settlement statements, limited powers of attorney, etc. required to consummate the purchase and mortgage of the subject property described below:

LOT 32, ACCORDING TO THE SURVEY OF QUAIL RUN, PHASE 3, AS RECORDED IN MAP BOOK 7 PAGE 159, IN THE PROBATE OFICE OF SHELBY COUNTY, ALABAMA.

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 disability, incompetency, or incapacity of Principal.

The execution and delivery by my Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my Agent's approval of the consideration therefore, and of the form and contents thereof, and that my 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 25 day of DECEMBER, 2002.

STEPHAN ZAKARIYAN

200301080000017150 Pg 2/2 14.00 Shelby Cnty Judge of Probate, AL 01/08/2003 13:33:00 FILED/CERTIFIED

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

Given under my hand and official seal this 2002.

-NOTÁRY PUBLIC/

PRINT NAME: Lynn Wallaceh 021to

COMMISSION EXPIRES: 12005

MUST AFFIX SEAL

PREPARED BY:

GENE W. GRAY, JR. 2100 SOUTHBRIDGE PARKWAY SUITE 638 BIRMINGHAM, ALABAMA 35209