

SPECIAL DURABLE POWER OF ATTORNEY

I, Karen A. Charnock, of 10348 Londonderry Drive, City of South Lyon, County of Livingston, State of Michigan, do hereby appoint Timothy M. Charnock, of 10348 Londonderry Drive, City of South Lyon, State of Michigan, County of Livingston, as my lawful attorney-in-fact, for me in my name, place, and stead, and for my use and benefit:

To purchase the real property located at 348 Turnberry Road, Hoover, AL 35242 more particularly described as follows:

Lot.20, according to the Survey of Heatherwood, 4<sup>th</sup> Sector, 2<sup>nd</sup> Addition, as recorded Map Book 12, page 79 and 80, in the Probate Office of Shelby County, Alabama.

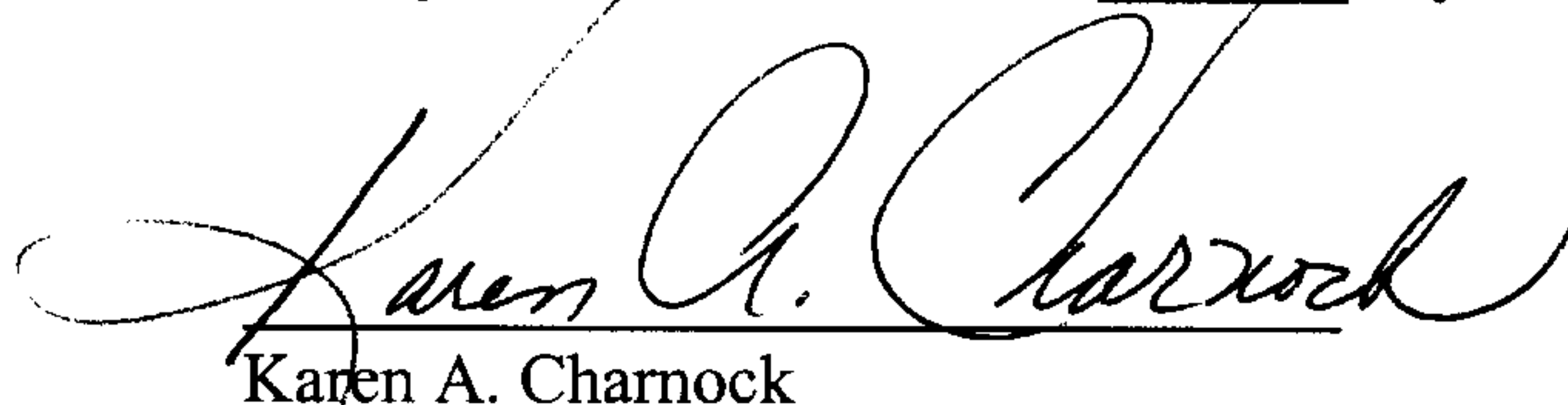
for such price and on such terms and conditions as **he** shall deem proper, including the execution of any and all documents necessary to complete the loan in the amount of \$360,000.00 with GMAC Mortgage Corp, such as, but not limited to notes, mortgages, statements required by the Federal Truth-in-Lending law, FHA or VA Forms, disclosure statements, RESPA forms, FNMA 1009, loan modification agreements for the purpose of increasing the interest charged on any loans being assumed, and any and all other documents appropriate to complete the closing of the purchase of the above described property.

To enter into any contract or contracts for the purchase of said premises, or any part thereof, with such persons and on such terms as **he** shall in **his** discretion elect and to execute, acknowledge, and deliver any such contracts or documents that may be required for acquisition of said property or any part thereof or of any interest therein.

GIVING AND GRANTING, unto said attorney full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in aid and exemplification of the full, complete, and general power herein granted, and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

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 and 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 actually received by my attorney. Further, this power of attorney shall not be affected by disability, incompetency, or incapacity of the principal it being my intention this document constitutes a special durable power of attorney.

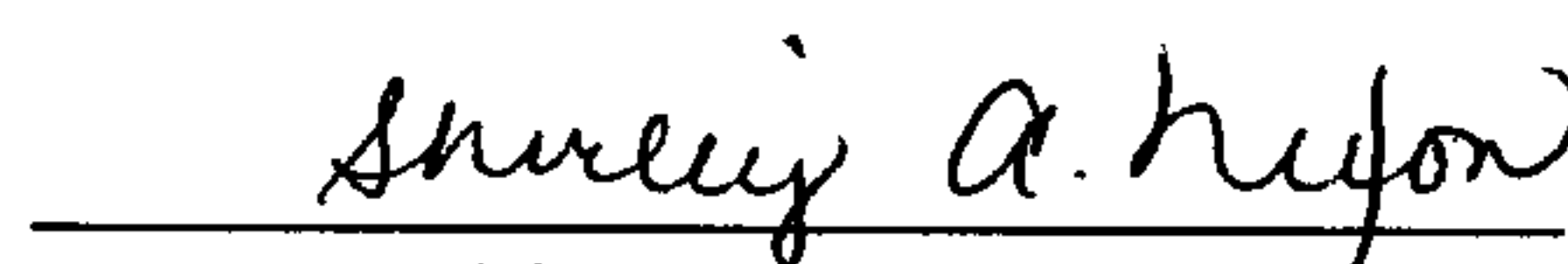
IN WITNESS WHEREOF, I have hereto set my hand and seal this the 18<sup>th</sup> day of June, 2003.

  
Karen A. Charnock

State of Michigan  
County of Oakland

I, the undersigned, in and for said County in said State, hereby certify that Karen A. Charnock, whose name is signed to the foregoing Special Durable Power of Attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of the Special Durable Power of Attorney, **she** executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 18 DAY OF JUNE, 2003.

  
Notary Public

My commission expires:

SHIRLEY A. NIXON  
Notary Public, Livingston County, MI  
My Commission Expires May 21, 2007  
ACTING in Oakland

