

STATE OF ALABAMA )  
JEFFERSON COUNTY )  
SHELBY *THL*

SPECIFIC DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a durable power of attorney, that I, Thomas A. Lakin, a married man, whose residence is in the County of ~~Jefferson~~ *SHELBY*, State of Alabama, do hereby make, constitute and appoint my wife, Elizabeth A. Lakin, my true and lawful Attorney-in-Fact, for me and in my name, place and stead, and on behalf and for my use and benefit to do, perform, and execute all or any of the following acts, deeds, and things, as fully as I might or could if personally present. I have a vested interest in the real estate situated in Shelby County, Alabama, more particularly described as, to wit:

Lot 17, according to the Survey of Greystone, 7<sup>th</sup> Sector, Phase V, as recorded in Map Book 23, Page 61 in the Probate Office of Shelby County, Alabama.

(hereinafter "the Property").

I hereby authorize my Attorney-in-Fact to obtain a mortgage loan in such an amount and on such terms and conditions as my Attorney-in-Fact may deem necessary and proper, but not to exceed, however, the amount of \$ 500,000, 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 purpose to exercise full authority to make, endorse, sign, seal, execute, acknowledge, and deliver to State Farm Financial Service, FSB, its successors and assigns (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 other documents, instruments, or things deemed necessary in the premises by either the Lender or 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 herein shall commence and be in full force and effect upon execution of the within document and the authority conferred herein shall not be affected by disability, incompetency, or incapacity of Principal; 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.

IN WITNESS WHEREOF, as Principal, I have signed this Specific Durable Power of Attorney, this the 18<sup>th</sup> day of September September, 2003.

*Thomas A. Lakin*  
Thomas A. Lakin

STATE OF ALABAMA )

JEFFERSON COUNTY )

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Thomas A. Lakin, 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, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 18th day of September, 2003.

Billie R. Atkinson

Notary Public

My commission expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Nov 29, 2005  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

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This Instrument was prepared by:

Linda H. Vernon  
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