

ALAN KEITH ATTORNE

20041202000659090 Pg 1/1 11.00  
Shelby Cnty Judge of Probate, AL  
12/02/2004 09:27:00 FILED/CERTIFIED

STATE OF VIRGINIA  
Fairfax COUNTY }

**SPECIFIC AND DURABLE POWER OF ATTORNEY**

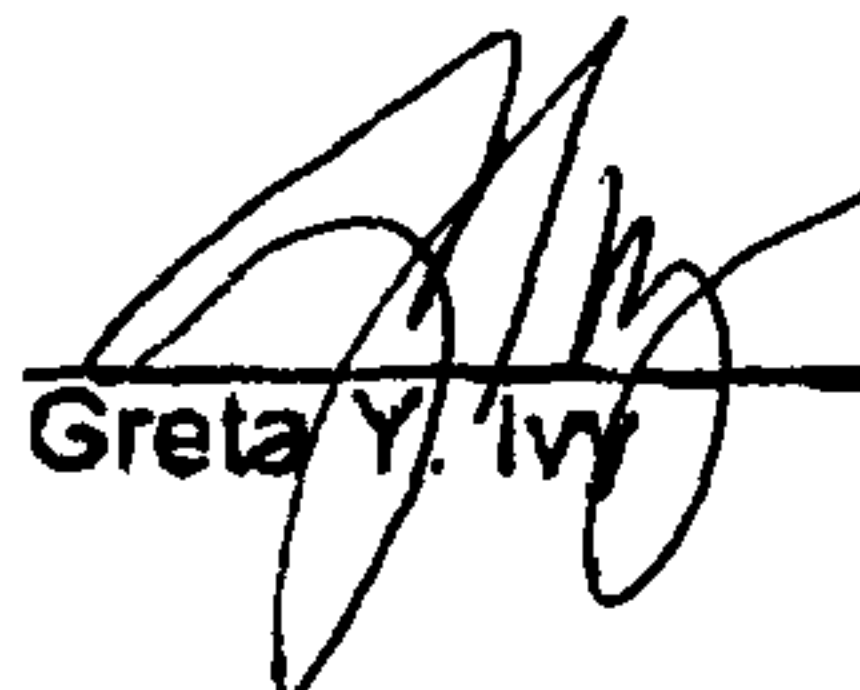
KNOW ALL MEN BY THESE PRESENTS, that I, Greta Y. Ivy, make, constitute, and appoint my husband, Christopher L. Ivy to be my lawful attorney-in-fact for me and to do any and all acts which I could do if personally present in that certain closing wherein we are purchasing the property located at 127 Magnolia Ridge Circle, Chelsea, AL, from Efrain M. Claudio. This includes documents to complete the financing in the approximate amount of \$229,900.00 with the Northwest Federal Credit Union. The property involved is further described as follows:

See Exhibit A attached hereto for full legal description which is incorporated by reference herein.

I give my attorney-in-fact full power to execute all closing documents, including but not limited to, the Note, Mortgage, all loan closing documents, the Settlement Statement, any title company documents and affidavits and any and all other documents necessary to complete the transaction referenced above.

This Power of Attorney shall not be effected by my subsequent disability, incompetency, or incapacity, either mental or physical.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 26 day of November, 2004.

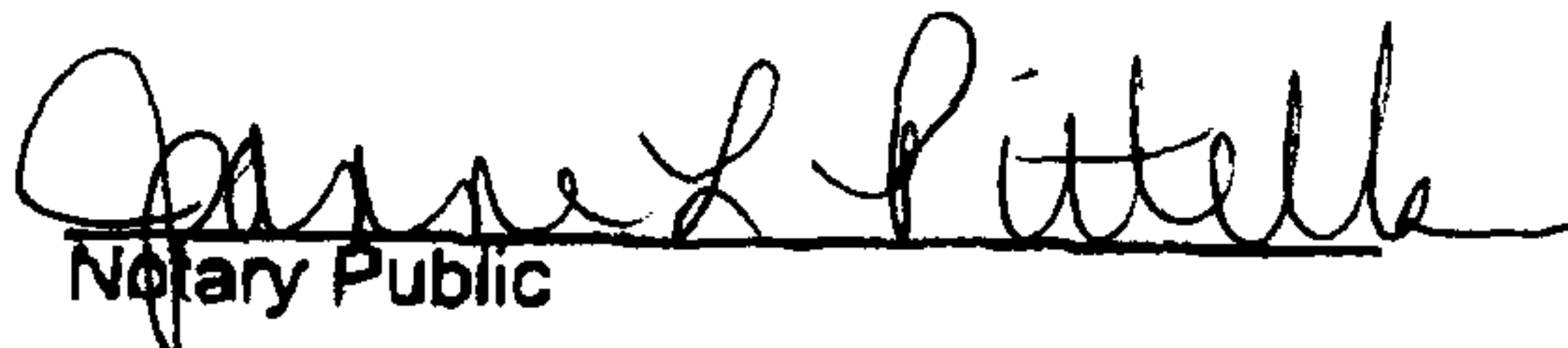
  
Greta Y. Ivy (Seal)

STATE OF VIRGINIA  
Fairfax COUNTY }

Before me, the undersigned authority, personally appeared Greta Y. Ivy, who is known to me and who acknowledged before me that he, after being informed of the contents of the above and foregoing Specific and Durable Power of Attorney, she executed the same voluntarily and by her own free act and will.

Dated this the 26 day of November, 2004.

JOANNE L. PITTELLA

  
Notary Public

My Commission Expires Aug. 31, 2008  
Notary Public, Commonwealth of Virginia

✓ This instrument was prepared by:  
Alan C. Keith, Attorney  
2100 Lynngate Drive  
Birmingham, AL 35216