

STATE OF ALABAMA()
SHELBY COUNTY ()

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Specific Power of Attorney, that DEBORAH SCHOENEMAN, the undersigned, do hereby make, constitute and appoint, STEPHEN SCHOENEMAN, my true and lawful Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit specifically in regard to the following:

To exercise or perform any act, power, duty, right of obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform in connection with, arising from, or relating to the purchase, on real estate more particularly described below:

SEE EXHIBIT "A"

PROPERTY ADDRESS: 110 N. LAKE DR., HOOVER, AL 35242

LOAN AMOUNT: \$131,800.00

RATE: 8.250 %

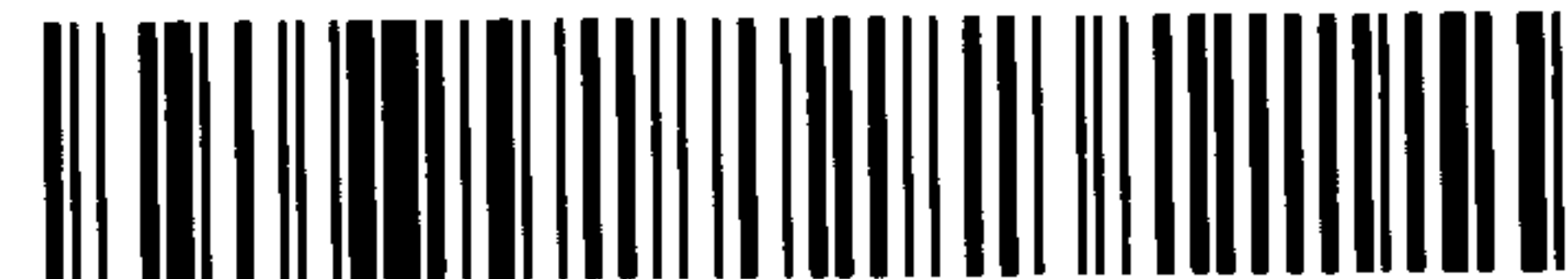
TERM: 180 MONTHS

LENDER: SUMMIT MORTGAGE CORP., IT'S SUCCESSORS AND/OR ASSIGNS

I am hereby granting to my said Attorney-in-Fact the right to execute any and all necessary documents for the purchase of the above referenced real estate and giving the Attorney-in-Fact the right to execute any and all documents necessary in regard to the purchase of said real estate.

This instrument is to be construed and interpreted as a Specific Power of Attorney.

The rights, powers and authority of my said Attorney-in-Fact herein granted shall commence and be in full force and effect on the 27th day of JULY, 2005, the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, DEBORAH SCHOENEMAN, Individually; and such rights, powers and authority shall remain in full force and effect until the purchase of said real estate as referenced above by the Attorney-in-Fact signing all of the documents in regard to said purchase, and for sixty (60) days following the actual closing date. 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.



20050907000461040 2/3 \$17.00
Shelby Cnty Judge of Probate, AL
09/07/2005 12:33:04PM FILED/CERT

The undersigned grantor of this Specific Power of Attorney herein specifically grants to STEPHEN SCHOENEMAN, the power and right to act on the grantor's behalf to purchase and sign any and all documents necessary to transact the purchase of the above referenced real estate.

2005 IN WITNESS WHEREOF, as Principal, DEBORAH SCHOENEMAN, is signing this Specific Power of Attorney at ~~BIRMINGHAM, ALABAMA~~ ^{Naperville, IL} (city and state) this the 22ND day of JULY, ~~2004~~, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

Deborah H. Schoeneman
DEBORAH SCHOENEMAN

STATE OF Illinois ()

DuPage COUNTY ()

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that DEBORAH SCHOENEMAN, 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 said Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 25 day of JULY, 2005.

NOTARIAL SEAL
TIMOTHY R. CLOS
Notary Public, State of Illinois
COUNTY OF DU PAGE
My Comm. Expires 10-06-2007

Timothy R. Clos
Notary Public
My Commission Expires: 10-06-2007

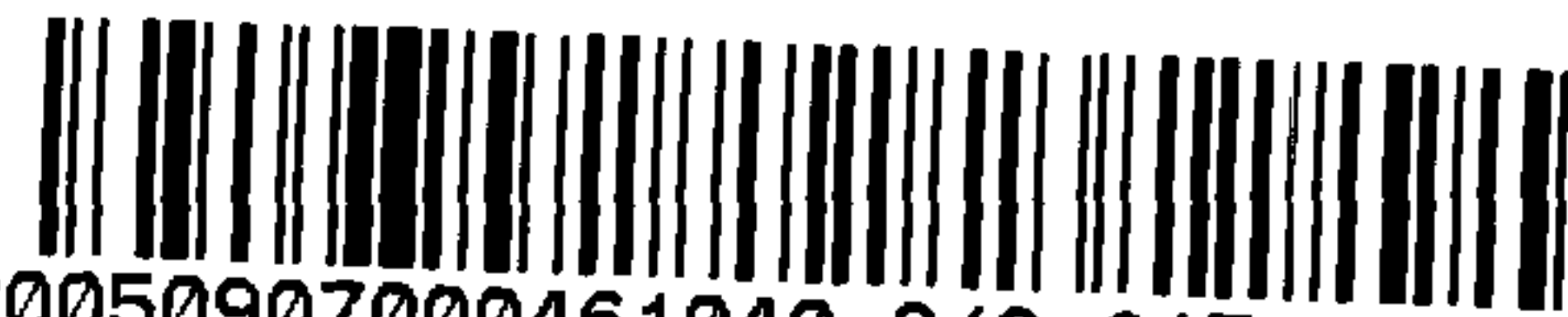
This instrument was prepared by:
STEWART & ASSOCIATES, P.C.
3595 Grandview Parkway Suite 345
Birmingham, AL 35243



EXHIBIT "A"



Lot 45, according to the Survey of First Amended Plat of Greystone Farms North, Phase 1, as recorded in Map Book 23, Page 57, in the Probate Office of Shelby County, Alabama. TOGETHER WITH the non-exclusive easement to use the private roadways, common areas and Hugh Daniel Drive, all as more particularly described in the Greystone Farms North Declaration of Covenants, Conditions and Restrictions recorded as Instrument # 1996-17498 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration")



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