



20050908000463000 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
09/08/2005 08:29:39AM FILED/CERT

STATE OF ALABAMA)
JEFFERSON COUNTY)

SPECIFIC AND DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Patrick M. Coyne, make, constitute, and appoint my wife, Janet Coyne, 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 and financing the property located at 1401 Morning Sun Drive, Birmingham, AL 35242. The purchase price is \$94,500.00, and the mortgage amount is \$ 95,500. The lender is SunTrust Mortgage Company. The legal description of this property is:

Unit 1401, in Horizon, a Condominium, as established by that certain Declaration of Condominium of Horizon, a Condominium, which is recorded in Instrument 2001-40927, to which Declaration of Condominium a plan is attached as Exhibit "A" thereto, said Plan being filed for record in Map Book 28, Page 141, in the Probate Office of Shelby County, Alabama, and to which said Declaration of Condominium the By-Laws of The Horizon Condominium Association, Inc. is attached as Exhibit "D", together with an undivided interest in the Common Elements assigned to said Unit, as shown in Exhibit "C" of said Declaration of Condominium of Horizon, a Condominium.

I give my attorney-in-fact full power to execute all closing documents, including but not limited to, the Note, Mortgage, Settlement Statement, title company lien affidavit 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 24 day of August, 2005.

Patrick M. Coyne
Patrick M. Coyne

STATE OF Missouri)
Jackson COUNTY)

Before me, the undersigned authority, personally appeared Patrick M. Coyne, 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, he executed the same voluntarily and by his own free act and will.

Dated this the 24th day of August, 2005.

CASEY GODWIN
Notary Public - State of Missouri
County of Jackson
Commission Expires Aug. 18, 2006

[Signature] (Seal)
Notary Public

My Commission Expires: _____

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