

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 JENNY P. ANTONIO, the undersigned, do hereby make, constitute and appoint, JUANITO ANTONIO, 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:

LOT 485, ACCORDING TO THE SURVEY OF FOREST LAKES AS RECORDED IN MAP BOOK 34, PAGE 122A IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PROPERTY ADDRESS: 2061 FOREST LAKES LANE, CHELSEA, AL 35043

LOAN AMOUNT: \$137,520.00 2ND LOAN AMOUNT \$34,380.00

LOAN NUMBER: 0019082759 2ND LOAN NUMBER: 0019095264

LENDER: NEW SOUTH FEDERAL SAVINGS BANK

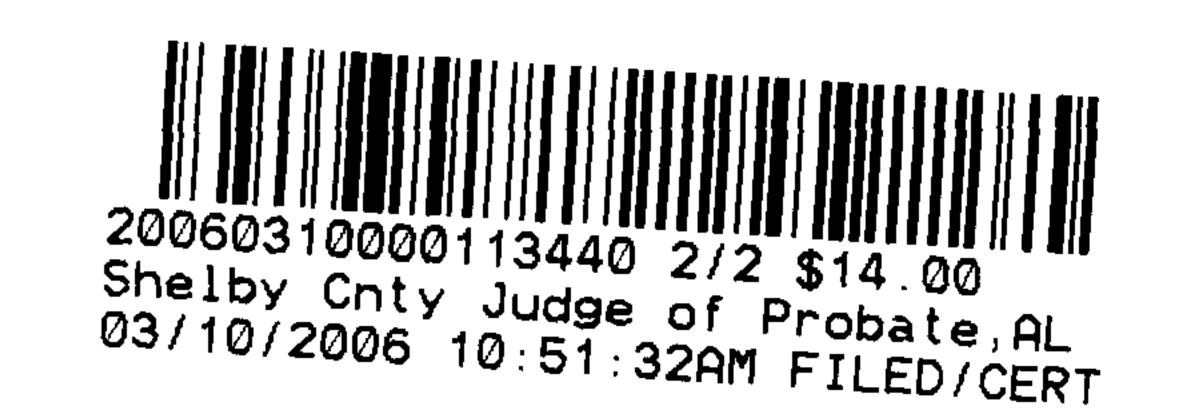
RATE: 6.625% TERM: 30 YEARS

RATE ON 2ND: 9%
TERM ON 2ND: 30 YEARS

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 day of FEBRUARY, 2006, the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, JENNY P. ANTONIO, 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.



The undersigned grantor of this Specific Power of Attorney herein specifically grants to JUANITO ANTONIO, 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.

IN WITNESS WHEREOF, as Principal, JENNY P. ANTONIO, is signing this Specific Power of Attorney at BIRMINGHAM, ALABAMA, (city and state) this the state day of FEBRUARY, 2006 and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

JENNY P. ANTONIO

STATE OF ALABAMA Hawaii

City and country of Honolulu 555.

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that JENNY P. ANTONIO, 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 8th day of FEBRUARY, 2006.

Notary Public JACQUELINE H. PACTOL My Commission Expires: 1/-8-2006

This instrument was prepared by:
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