

-----[Space Above This Line For Recording Data]-----

After recording return to:

Prepared by: Patricia Hartshorn

SPECIFIC DURABLE POWER OF ATTORNEY

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, **MARY K. DUNTON**, whose address is **6435 CHAGRIN RIVER ROAD, BENTLEYVILLE, OH 44022, CUYAHOGA COUNTY**, appoint **DOROTHY P. SLAY**, whose address is **1536 EDEN VIEW CIRCLE, HOOVER, AL 35244, JEFFERSON COUNTY**, as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

1. PROPERTY

The Property is described as:

Lot 1035, according to the Map and Survey of Brook Highland, and Eddleman Community, 10th Sector, 2nd Phase, as recorded in Map Book 18, page 35 A & B, in Probate Office of Shelby County, Alabama.

and has an address of **1001 Berrington Circle, Birmingham, AL 35242.**

2. AGENT'S AUTHORITY

(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)

I hereby authorize my Agent to do all acts necessary to obtain financing and pledge the Property as security on my behalf for the following purposes:

- Purchase the Property
- Refinance to pay off existing liens on the Property
- Construct a new dwelling on the Property
- Improve, alter or repair the Property
- Withdraw cash equity from the Property
- Establish a line of credit with the equity in the Property

3. SPECIAL INSTRUCTIONS

VA Loan: I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

FHA Loan: I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

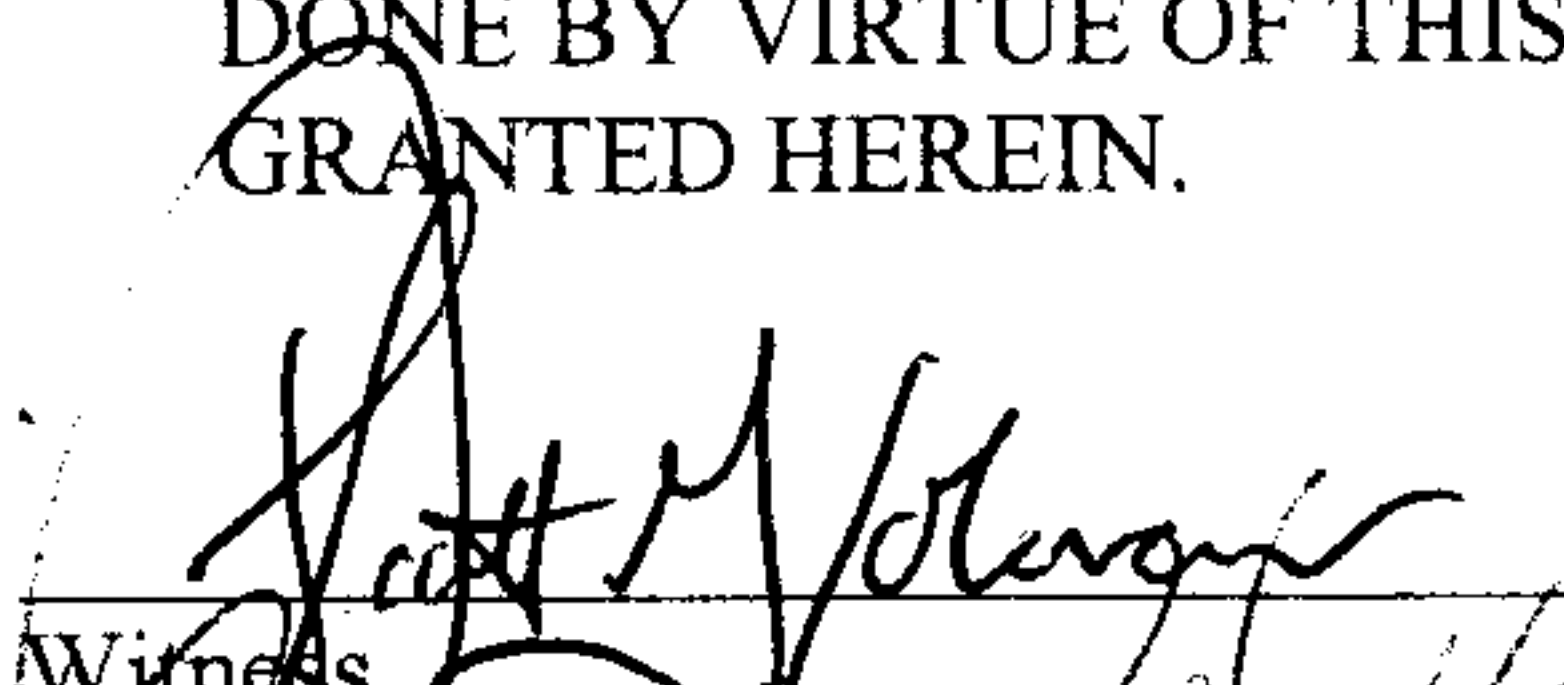

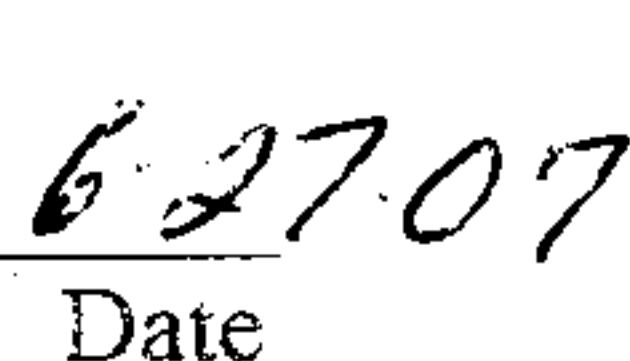
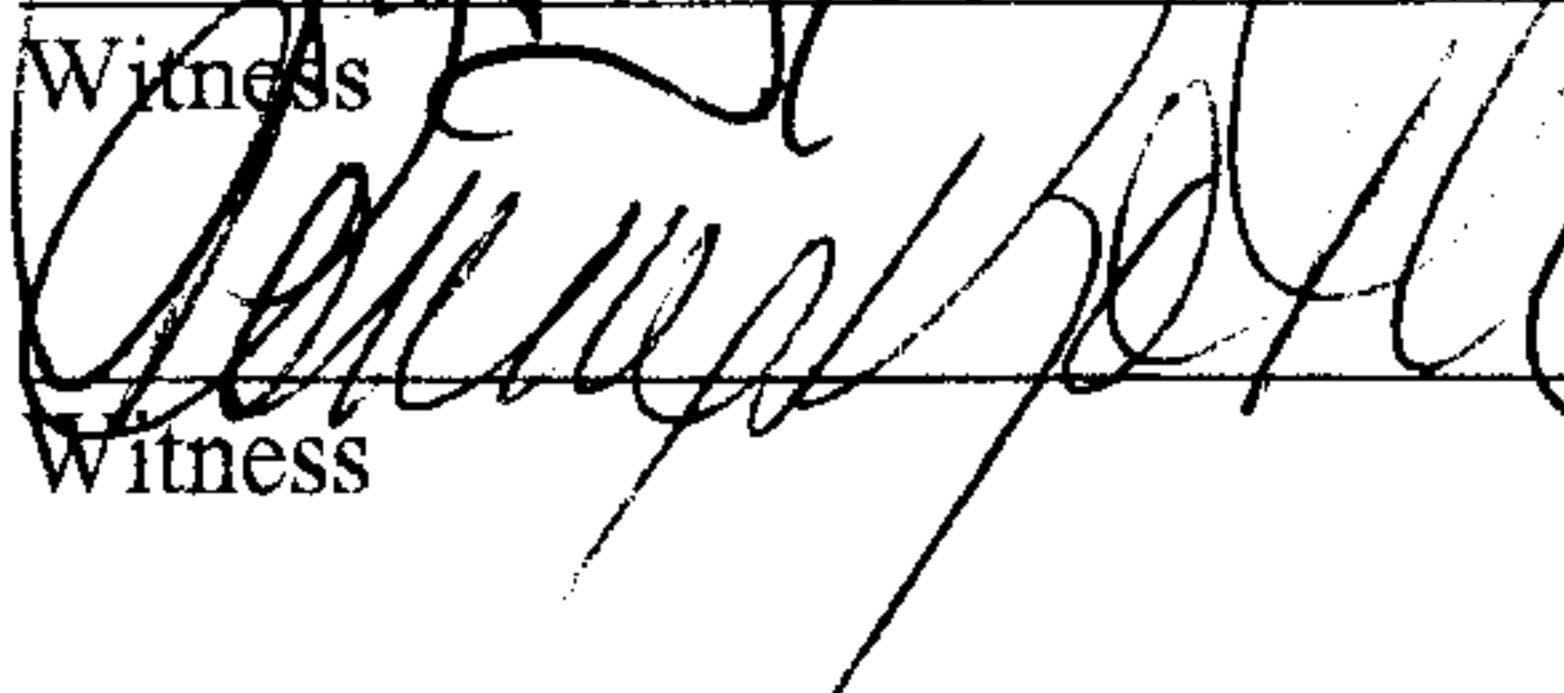
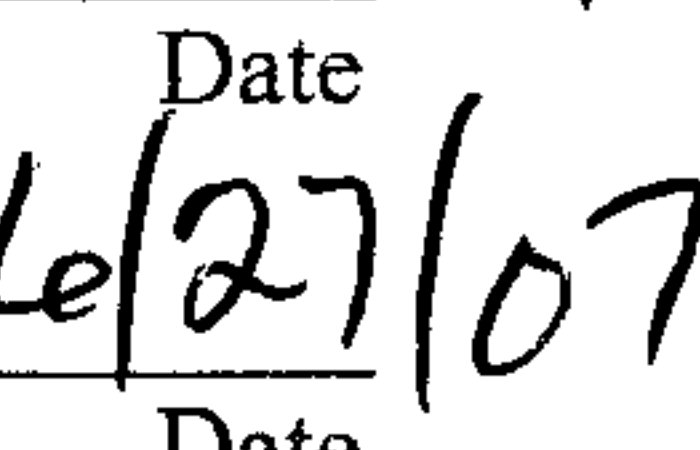
Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

4. GENERAL PROVISIONS

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.

THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN.

 Witness	 Principal	 Date
 Witness	 Date	

ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF Ohio

COUNTY OF Cuyahoga

Before me, on this 27th day of June, in the year 2007

personally appeared Mary K. Dunton, known to me (or
proved to me on the oath of _____ or through

_____) to be the person whose name is subscribed
to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and consideration



SCOTT G. COLEMAN
Notary Public, State of Ohio
My Commission Expires 04/04/2012
Recorded in Cuyahoga County

[Signature]
Notary Public

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

20070702000310180 4/4 \$20.00
Shelby Cnty Judge of Probate, AL
07/02/2007 12:56:12PM FILED/CERT

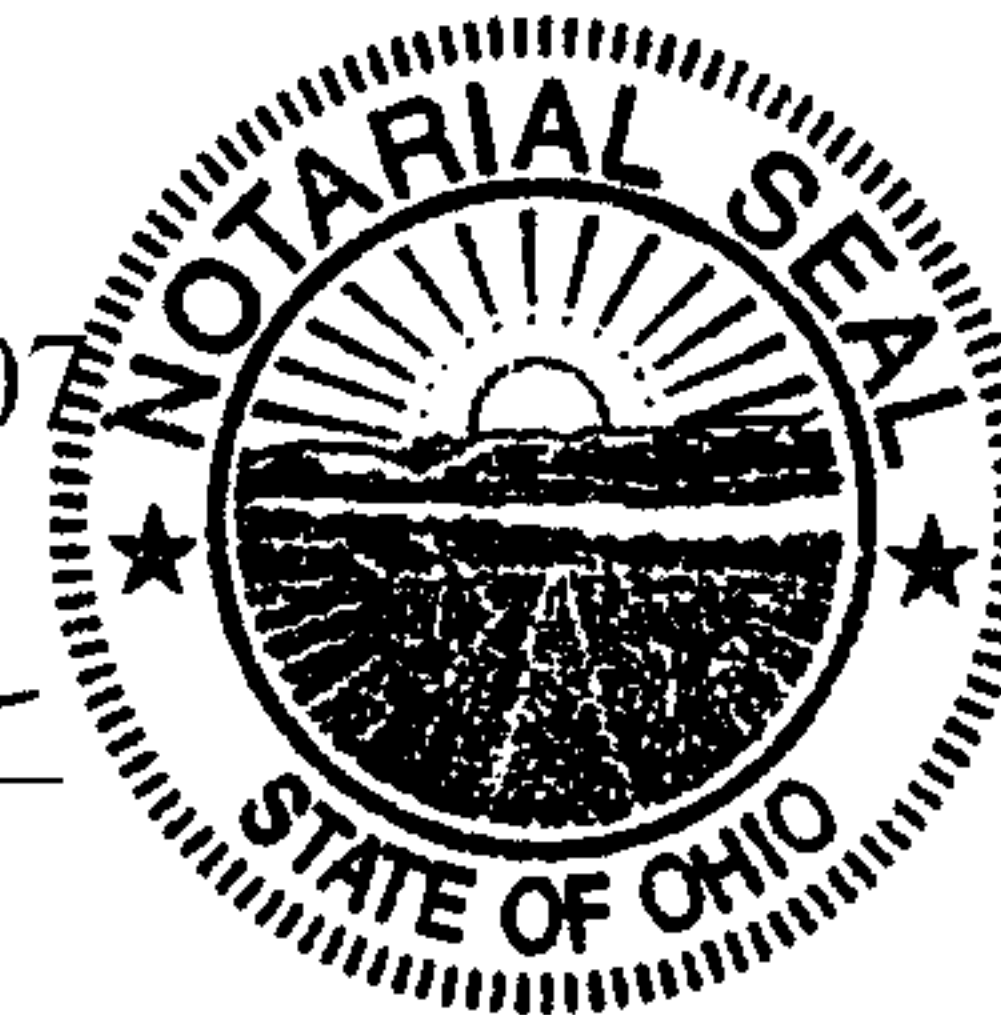
State of Ohio
County of Cuyahoga

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Mary K. Dunton, whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance she executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND THIS 27th DAY OF JUNE, 2007

My commission expires: 04/04/2012

Scott G. Coleman
Notary Public



SCOTT G. COLEMAN
Notary Public, State of Ohio
My Commission Expires 04/04/2012
Recorded in Cuyahoga County