

SPECIFIC POWER OF ATTORNEY - VA

I/We, Christine L. Wheeler, presently residing in Allegheny County, Pennsylvania do hereby appoint Kenneth R. Wheeler of Coraopolis, Pennsylvania as my/our true and lawful attorney-in-fact, to act in my/our name, place and stead and on my/our behalf to do and execute all or any of the following acts, deeds, and things, on my/our behalf, intending here to vest in him/her a specific power of attorney for the following purpose:

(1) To execute all documents necessary for the purpose of financing the purchase / construction / refinancing of that certain real property and improvements thereon located at 109 Branch Drive, City of Chelsea, County of Shelby, State of Alabama on the terms and conditions set forth below. The purpose of the acquisition is to occupy the said real property as my/our principal residence

(2) To sign, endorse, execute, acknowledge, deliver, receive and possess such applications, contracts, agreements, opinions, covenants, deeds conveyances, deeds of trust, security agreements, mortgages, assignments, insurance policies, documents of title, checks, promissory notes, evidences of debt, releases, and satisfaction of mortgages, judgments, liens, security agreements, and other debts and obligations, and other instruments in writing of whatever kind and nature, including, but not limited to, a sales contract for the subject property, as may be necessary to finance the purchase / construction / refinance of the above-referenced property by means of a loan to be guaranteed and/or insured by the Veterans Administrator or the Federal Housing Administration and to execute such documents as may be required to utilize my/our VA eligibility for a loan.

(3) To borrow the principal sum of \$ 268,710 (include VA Funding Fee in amount if financed) from USAA Federal Savings Bank at an initial rate of annual interest not to exceed 6.75% payable in monthly payments of approximately \$ 1742.85 each over 360 months, and to pledge the acquired / constructed / refinanced real property as security for such loan, and for those purposes, to execute all promissory notes, bonds, mortgages, deeds of trust, security agreements, and other instruments, which may be necessary or proper to finance the acquisition / construction / refinance of the above-referenced property.

(4) To engage, employ, and dismiss any agents, clerks, servants, title company agents, attorneys at law, accountants, investment advisors, custodians, or other persons in connection with financing / refinancing the above-referenced property.

(5) In general, to do all other acts, deeds, matters and things which my attorney deems to be reasonably necessary to close the real estate transaction to finance the acquisition of / refinance the above-referenced property.

(6) This instrument is to be construed and interpreted as a specific power of attorney for the purposes of allowing my attorney-in-fact to execute all documents on my/our behalf necessary to finance / refinance the above-referenced property.

(7) This specific power of attorney revokes any previous powers of attorney granted by me relating to the above-referenced property. This specific power of attorney shall automatically expire 60 days from the date of this document unless revoked by my written revocation entered of record in the offices of the County Clerk of Allegheny County, State of Pennsylvania prior to said date.

IN WITNESS WHEREOF, I have here set my hand this 28 day of July, 2007.

Christine L. Wheeler
[Signature]

[Signature]

State of PA
County of Allegheny

On this 28th day of July, 2007, before me, a Notary Public in and for said County and State, personally appeared CHRISTINE L. WHEELER and [Signature], to me known to be the individual(s) described in and who executed the foregoing instrument and he/she/they, and each of them, duly acknowledged to me that he/she/they, and each of them, executed the same.

[Signature]
My Commission Expires:

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7/13/05
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NOTARIAL SEAL
MARY J. APPLGARTH, Notary Public
Moon Twp., County of Allegheny
My Commission Expires Mar. 13, 2008