

STATE OF ALABAMA
COUNTY OF Jefferson

907008

**SPECIFIC POWER OF ATTORNEY
TO
BORROW MONEY
AND
MORTGAGE REAL ESTATE**

BE IT KNOWN, that on this 20th day of September, 2009, before me, Notary Public, duly commissioned and qualified, in and for the aforesaid county and state, personally came and appeared:

**GEORGE SENICZ, a married man
("Affiant")**

a person of the full age of majority and resident of Shelby County, Alabama who declared that he is the co-owner of real property located at 2509 Single Tree Circle, Birmingham, AL 35242, said property being more particularly described as follows:

Lot 40, according to the Map and Survey of Wagon Trace, as recorded in Map Book 6, Page 140 in the Probate Office of Shelby County, Alabama.

And Affiant further declared that he does name, constitute and appoint and does by these presents make, constitute and appoint, his wife, **AMY R. SENICZ**, a person of the full age of majority and a resident of Shelby County, Alabama, his true and lawful agent and attorney-in-fact, general and special, giving and, by these presents, granting unto the said attorney full power and authority for him, all in his name and behalf, to represent his interests as she sees fit and to borrow up to **\$116,134.65.00** from APCO Employees Credit Union or its assigns upon such terms and conditions as the said Attorney shall deem prudent (being within my Attorney's sole discretion) and to grant a mortgage in favor of APCO Employees Credit Union or its assigns to secure said debt on the herein described real property.

The powers granted herein include the powers to pass, sign and execute all promissory notes, mortgages, affidavits, settlement statements, and other acts for the purposes aforesaid, and generally to do and perform all and every other act, matter or thing whatsoever, as shall or may be requisite and necessary, as fully, amply and effectually, and to all intents and purposes stated herein with the same validity as if all and every such act, matter or thing were or had been herein particularly stated, expressed and especially provided for, or as Affiant could or might do if personally present; also with full power of substitution and revocation; hereby agreeing to ratify and confirm all and whatsoever the said Attorney shall lawfully do or cause to be done by virtue thereof.

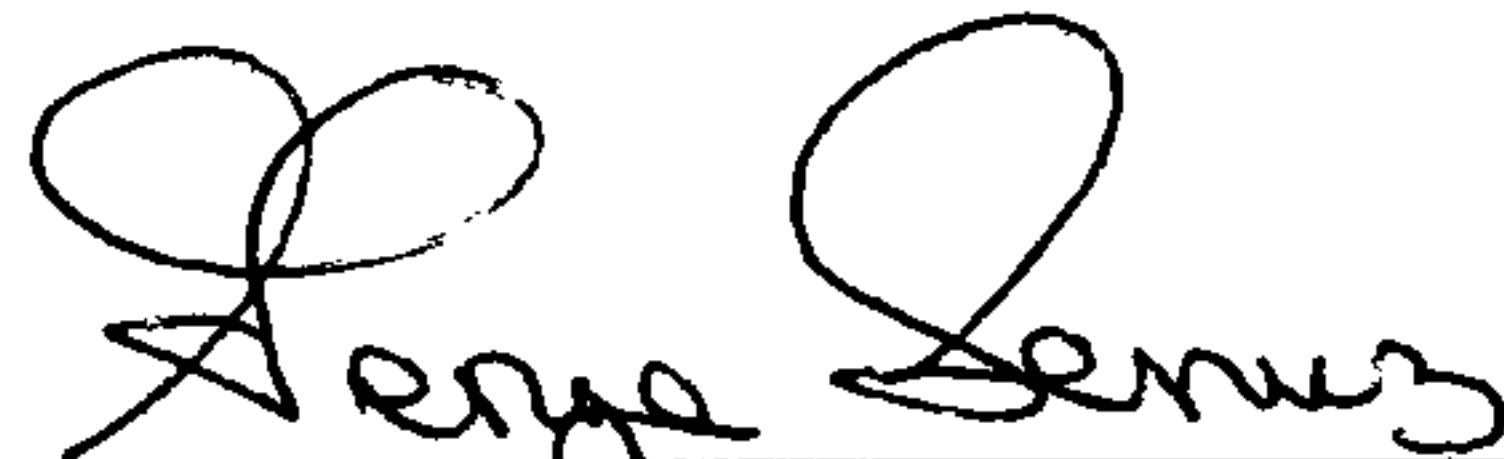
This power attorney is intended to be a durable power of attorney, and shall not be affected by the subsequent disability, incompetency or incapacity of the Affiant.

The powers granted are specifically limited to those stated and the grant of powers shall expire upon the earlier of forty five (45) days from the date first written above or upon fulfillment of the powers granted herein.

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Shelby Cnty Judge of Probate, AL
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Power of Attorney
From George Senicz
To Amy R. Senicz
Page 2

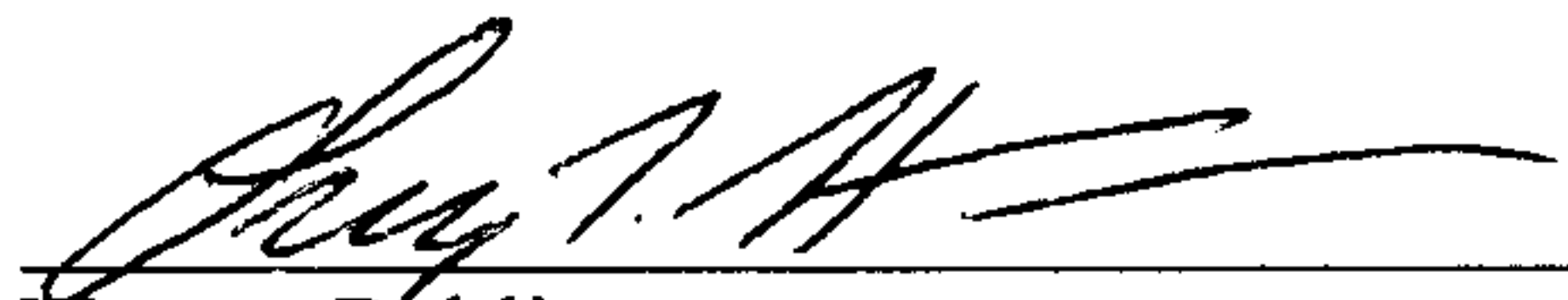
THUS DONE AND PASSED on the day, month and year herein first written above.



GEORGE SENICZ

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that George Senicz, whose name is signed to the foregoing, and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, he executed the same voluntarily on the date the same bears date. Given under my hand and official seal this 25th day of September, 2009.



Notary Public
My Commission Expires: 3-27-2010

THIS INSTRUMENT PREPARED BY:
SHANNON E. PRICE, P.C.
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Birmingham, AL 35219
(205) 421-1020