

SPECIFIC POWER OF ATTORNEY

KNOWN ALL MEN BY THESE PRESENTS: That I, **Cathy S. Fingerman**, residing at the address of **4172 Crossings Lane, Hoover, AL 35242** do hereby grant a Specific Power of Attorney to **Irwin H. Fingerman** residing at the address of **4172 Crossings Lane, Hoover, AL 35242** to act as my true and lawful attorney-in-fact, for me and in my name, place, and stead, and for my use and benefit. I give my attorney-in-fact the maximum power under the law to perform the following specific acts on my behalf:

To execute on my behalf as mortgagor, all related documents on the real estate property located at **4172 Crossings Lane, Hoover, AL 35242** Alabama in **Shelby** County, Alabama, more particularly described as follows:

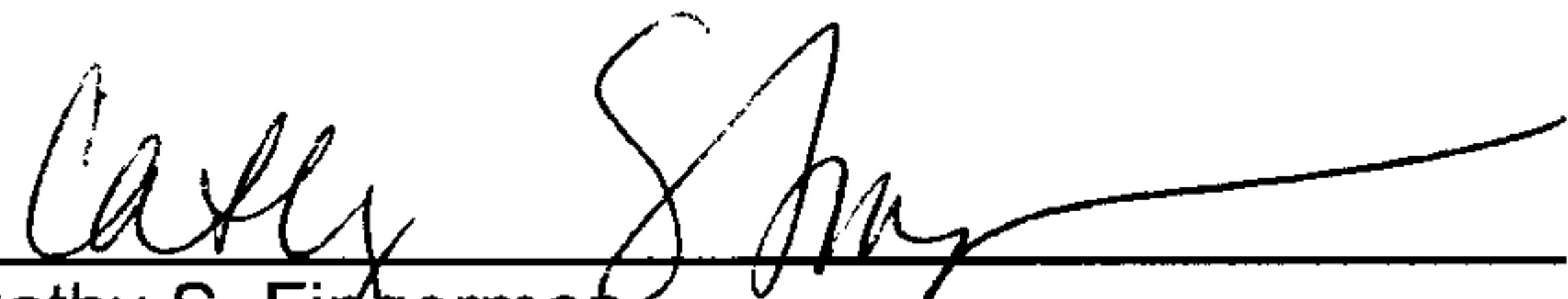
Lot 374, according to the Survey of Caldwell Crossings, Third Sector, as recorded in Map Book 33, page 154, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

To execute a mortgage and note and all other related documents for the loan on the above described property, and to sign, execute, and deliver, in my name or otherwise, such instruments as may be required in connection with the loan of subject property and to do such other acts as I might or could do in closing the loan on the aforementioned property.

I further give and grant unto my said attorney in fact full power and authority to do and perform every act necessary and proper to be done in the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by virtue hereof. I have inspected and signed this contract and am fully aware of its contents.

My attorney-in-fact accepts this appointment and agrees to act in my best interest, as she considers advisable. This power of attorney may be revoked by me at any time and is automatically revoked on **December 1, 2011**. This power of attorney shall not be affected by my present or future disability or incapacity.

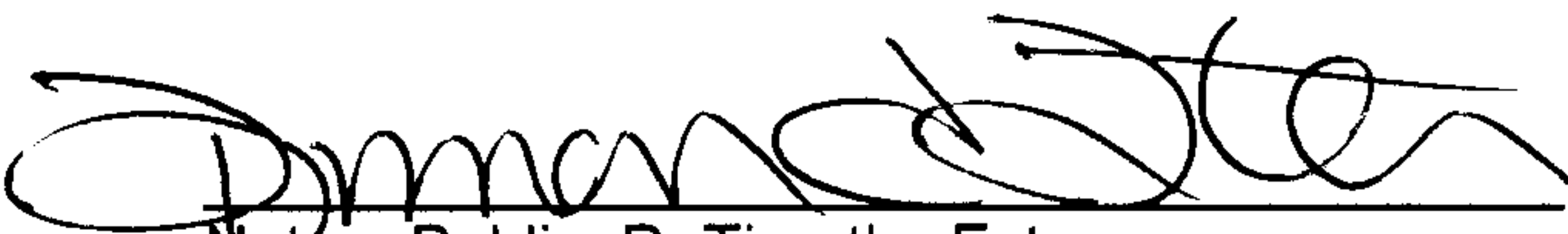
Executed this 11th day of November, 2011.


Cathy S. Fingerman


STATE OF ALABAMA }
COUNTY OF JEFFERSON }

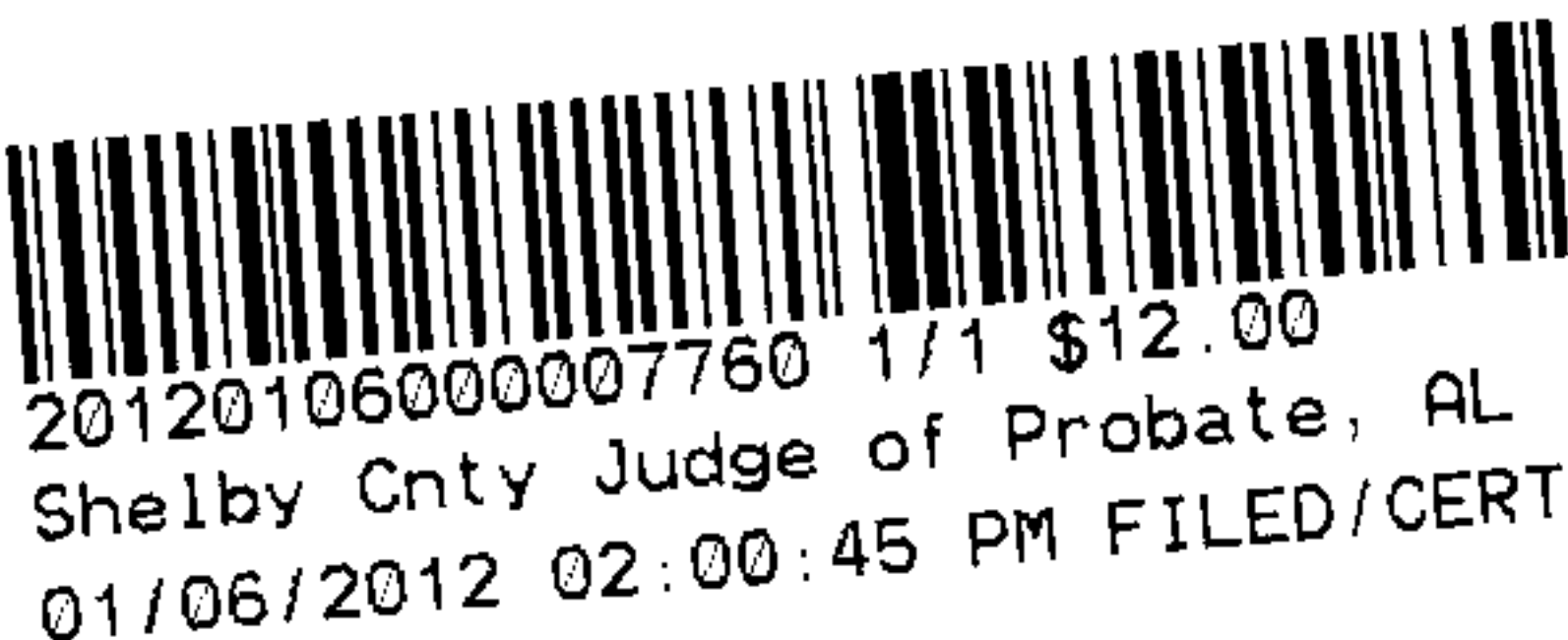
I, the undersigned, a Notary Public in and for said county and said state, hereby certify that **Cathy S. Fingerman**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me this day, that being informed of the contents of the instrument, she has executed the same voluntarily and as her act on the day the same bears date.

Given under my hand and seal on this the 11th day of November, 2011.


Notary Public: R. Timothy Estes
My Commission Expires: 7/11/15

I accept my appointment as attorney-in-fact.


Irwin H. Fingerman



This instrument prepared by:
R. Timothy Estes
Estes, Sanders & Williams, LLC
4501 Pine Tree Circle
Birmingham, Alabama 35243
(205) 949-5500

11-0869