## LIMITED POWER OF ATTORNEY

STATE OF ALABAMA )
COUNTY OF SHELBY )

KNOW ALL MEN BY THESE PRESENTS, that I, FRANCIE S. RILEY, (Principal), do by these presents make, constitute and appoint PATRICK D. RILEY as my true and lawful agent and Attorney-in-Fact (hereinafter referred to as "Agent") to do and perform for me and in my name, place and stead, and for my use and benefit, to execute any and all documents necessary to purchase and mortgage the property located at 2012 BROOK HIGHLAND RIDGE, BIRMINGHAM, ALABAMA 35242 in SHELBY County, Alabama, under that certain contract dated JUNE 25, 1997. The powers granted shall include the power to execute and deliver any and all contracts, amendments to contracts, notes, mortgages, truth in lending statements, lien waivers, settlement statements, limited powers of attorney, etc. required to consummate the purchase and mortgage of the subject property described below:

LOT 2004, ACCORDING TO THE SURVEY OF BROOK HIGHLAND, AN EDDLEMAN COMMUNITY, 20TH SECTOR, AS RECORDED IN MAP BOOK 16, PAGE 148, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

I further give and grant into my said Attorney-in-Fact and Agent full power and authority to do and perform every act necessary and proper to be done and 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 Agent shall lawfully do or cause to be done virtue hereof.

This Power of Attorney shall not be affected by disability, incompetency, or incapacity of Principal.

The execution and delivery by Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof on my behalf necessary or desirable.

IN WITNESS WHEREOF, the undersigned has executed this Limited Power of Attorney on the 33 day of JULY, 1997.

FRANCIE S. RILEY

Inst # 1997-24732

O8/06/1997-24732
12:43 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

STATE OF DEGOIN

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

Given under my hand and official seal this \_\_23 of JULY, 1997.

NOTARY PUBLIC

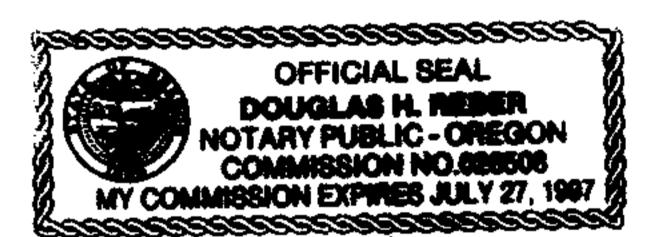
PRINT NAME: Dug Lets H. Reben

COMMISSION EXPIRES: July 27,1997

MUST AFFIX SEAL

## PREPARED BY:

GENE W. GRAY, JR. 2100 SOUTHBRIDGE PARKWAY SUITE 638 BIRMINGHAM, ALABAMA 35209



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