

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **RANDY ALLEN JETTON**, whose address is 1013 Oak Tree Road, Birmingham, AL 35244, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint, **PAULA A. JETTON**, and/or her designated representative as my true and lawful agent(s) 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 the promissory note, mortgage, lien waiver and any and all documents necessary to obtain the Mortgage Loan on the below described property being more particularly described as the following real estate, situated in **SHELBY** County, Alabama, to-wit:

Lot 3126, according to the Survey of Riverchase Country Club, 31st Addition, as recorded in Map Book 18, page 122, in the Probate Office of Shelby County, Alabama.

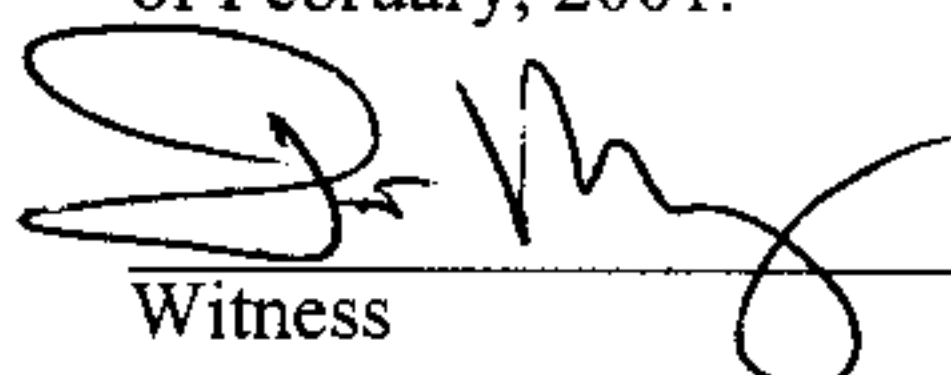
with a property address of **1013 Oak Tree Road, Birmingham, AL 35244**, including, but not limited to the Note, Mortgage, any applicable Riders thereto, Settlement Statement, HUD Certification, FNMA 1009 Affidavit and Agreement, Name Affidavit, Compliance Agreement, Truth-in-Lending Statement, Lien Waiver and any other documents required for said loan for the above described property to **A. Wimberly & Associates Mortgage, Inc.**, loan to be in the amount of **One Hundred Fifty-Seven Thousand Dollars (\$157,000.00)**, for a term of **15 years**, said loan being at an interest rate of **6.125%**.

I further give and grant unto 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 Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be effected 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 17th day of February, 2001.



Witness



RANDY ALLEN JETTON

STATE OF Maryland
COUNTY OF Allegany

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

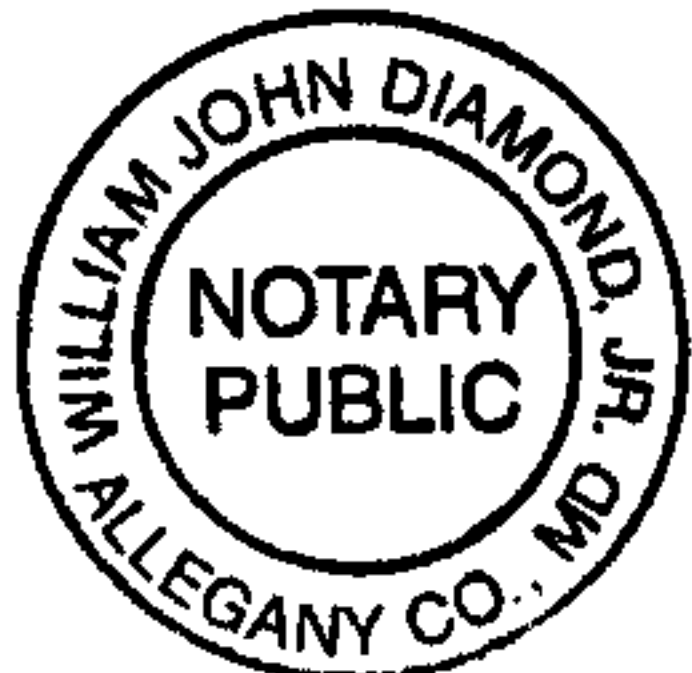
Given under my hand this the 17th day of February, 2001.

(AFFIX SEAL)



Notary Public

My commission expires: May 7, 2002



WILLIAM JOHN DIAMOND, JR.
Notary Public, State of Maryland
County of Allegany
My Commission Expires May 7, 2002

Inst # 2001-07738

This instrument was prepared by:
Clayton T. Sweeney, Attorney At Law
2700 Highway 280 East Suite 290E
Birmingham, Alabama 35223

03/06/2001-07738
08:37 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 C31 11.00

CLAYTON T. SWEENEY, ATTORNEY AT LAW