

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **CYNTHIA K. VINES**, whose address is 1277 Robin Drive, Carol Stream, IL 60188, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint, **GARY LOVE**, and/or his 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 210, Riverchase Country Club, 9th Addition, as recorded in Map Book 8, page 46 A & B, in the Probate Office of Shelby County, Alabama.

with a property address of **1901 River Ridge Drive, Hoover, 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 **Wells Fargo Home Mortgage, Inc.**, loan to be in the amount of **Two Hundred Thirty-One Thousand Two Hundred Ten Dollars (\$231,210.00)**, for a term of **30 years**, said loan being at an interest rate of **7.0%**.

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 10 day of April, 2001.

Witness

Cynthia K. Vines
CYNTHIA K. VINES

STATE OF Illinois
COUNTY OF DeWitt

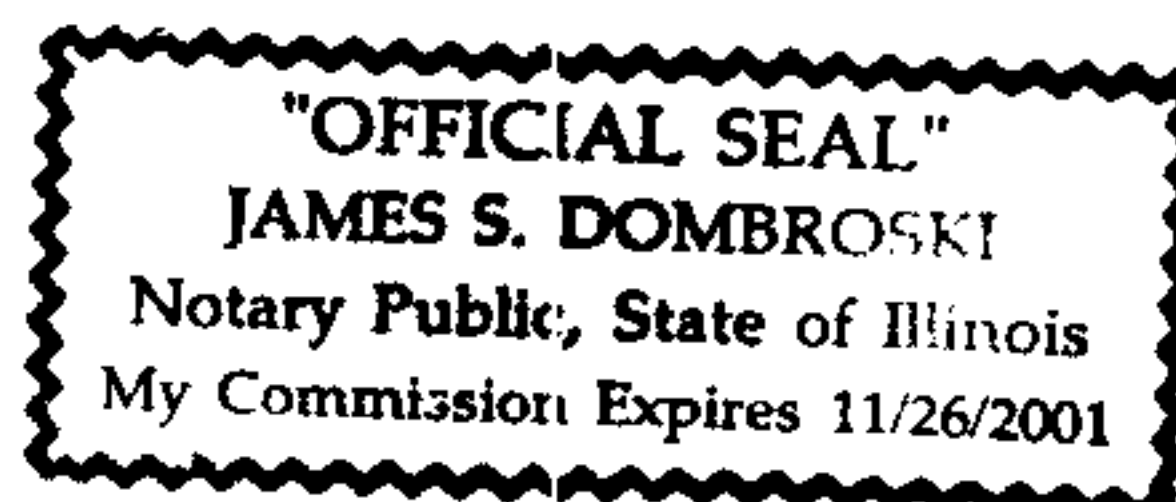
I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **CYNTHIA K. VINES**, whose name is signed to the foregoing document, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, he executed the same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

Given under my hand this the 10 day of April, 2001.

(AFFIX SEAL)

[Signature]
Notary Public

My commission expires Nov. 26 - 2001



Inst # 2001-15272

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

04/20/2001-15272
09:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MB 11.00

CLAYTON T. SWEENEY, ATTORNEY AT LAW