LIMITED POWER OF ATTORNEY

STATE OF ALABAMA COUNTY OF SEELBY

KNOW ALL MEM BY THESE PRESENTS, that I, DESCRAH M. BECKMANN, (Principal), do by these presents make, constitute and appoint THOMAS P. BECKMANNas 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 122 SOUTHVIEW DRIVE, BIRMINGHAM, ALABAMA 35244 in SHELBY County, Alabama, under that certain contract dated NOVEMBER 02, 2001. 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 36, ACCORDING TO THE SURVEY OF SOUTHPOINTE, 9TH SECTOR, PHASE I, AS RECORDED IN MAP BOOK 16, PAGE 80, IN THE PROBATE OFFICE OF SMELEY COUNTY, ALABAMA.

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 said Agent shall lawfully do or cause to be done by virtue hereof.

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

The execution and delivery by my Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my Agent's approval of the consideration therefore, and of the form and contents thereof, and that my 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 ______ day of DECEMBER, 2001.

DEBORNH M. BECKMANN

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I, the undersigned, a Notary Public in and for the said County and State hereby certify that DEBORAH M. BECKNAMM 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 of the contents of this Limited Power of Attorney, he/she executed the same voluntarily on the date the same bears. date.

Given under my hand and official seal this 32001.

NOTARY PUBLIC

PRINT NAME: Marie COMMISSION EXPIRES:

PREPARED BY:

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

MARIE K. TAYLOR **NOTARY PUBLIC SOUTH CAROLINA** MY COMMISSION EXPIRES: FEBRUARY 28, 2011

Inst # 2001-55330

:NT BY: GENE W. ORRY, JAPS \$557 TOOR SEND 3400; OB:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

005 CH 14.00