

STATE OF ALABAMA

SHELBY COUNTY

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, the undersigned **ANN B. MCDOWELL**, 2819 Murphy Mill Road, Dothan, Alabama 36303, have made, constituted and appointed my daughter, **LAURA McDOWELL DAVIS**, my true and lawful Attorney-in-Fact, for me and in my name, place and stead, to sign, seal and execute such conveyances, closing statements, contracts, notes and mortgages and whatever other documents may be required in and about re-financing with Regions Bank real property owned by me, in Shelby County, Alabama, situated at 831 Old Cahaba Drive, Helena, Alabama 35080.

I hereby authorize the said **LAURA McDOWELL DAVIS** as my said Attorney-in-Fact to execute the closing statements, contracts, notes and mortgages, and all other papers which might be required to close out such transaction;

Giving and granting unto the said **LAURA McDOWELL DAVIS**, as my Attorney-in-Fact, full power and authority to do and perform the acts referenced above, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my Attorney-in-Fact or her substitute shall lawfully do or cause to be done by virtue of these presents. This Power of Attorney shall not be affected by disability, incompetency, or incapacity of the Principal.

SIGNED this the 12th day of December, 2001.

01/02/2002-00074
10:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 14.00

Inst # 2002-00074



ANN B. McDOWELL

STATE OF Alabama
COUNTY OF at large

I, the undersigned, a Notary Public in and for said county and state hereby certify that ANN B. McDOWELL, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 12 day of December, 2001.

Loan # 0006563613
Rate 6.5%
Regions Mortgage
Loan amount \$142,709
FHA Loan
Term 360 months
Legal address: Lot 1020 according
to the survey of Old Cahaba, 10th sector, Phase One, as
recorded in Map Book 26 Page 150, in the Probate Office of
Shelby County, Alabama.


Notary Public
My Commission Expires: 10-12-05

\\WP9\McDOWELL, ANN B. (LIMITED POA)

PREPARED BY:

RON STOREY
ATTORNEY AT LAW
P.O. BOX 6567
214 WEST TROY STREET
DOTHAN, AL 36302
(334) 793-7635

Inst. # 2002-00074

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