

**LIMITED DURABLE POWER OF ATTORNEY**

STATE OF ALABAMA  
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that, **Christy L. Cargile**, whose address is \_\_\_\_\_, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint, **Kelvin E. Cargile**, 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 451, according to the Survey of Forest park, 4th Sector, 3rd Phase, as recorded in Map Book 24, Page 98, in the Probate Office of Shelby County, Alabama.**

with a property address of **209 Linwood Road, Sterrett, AL 35147**, 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 **MortgageSouth, LLC.**, the first mortgage loan to be in the amount of **Two Hundred Six Thousand Four Hundred Dollars (\$206,400.00)**, amortized over a term of **30 years**, with a balloon payment at the end of 7 years said loan being at an interest rate of **5.5%**.

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 16 day of Jan, 2002.

Melinda Johnson  
Witness

Christy L. Cargile  
Christy L. Cargile

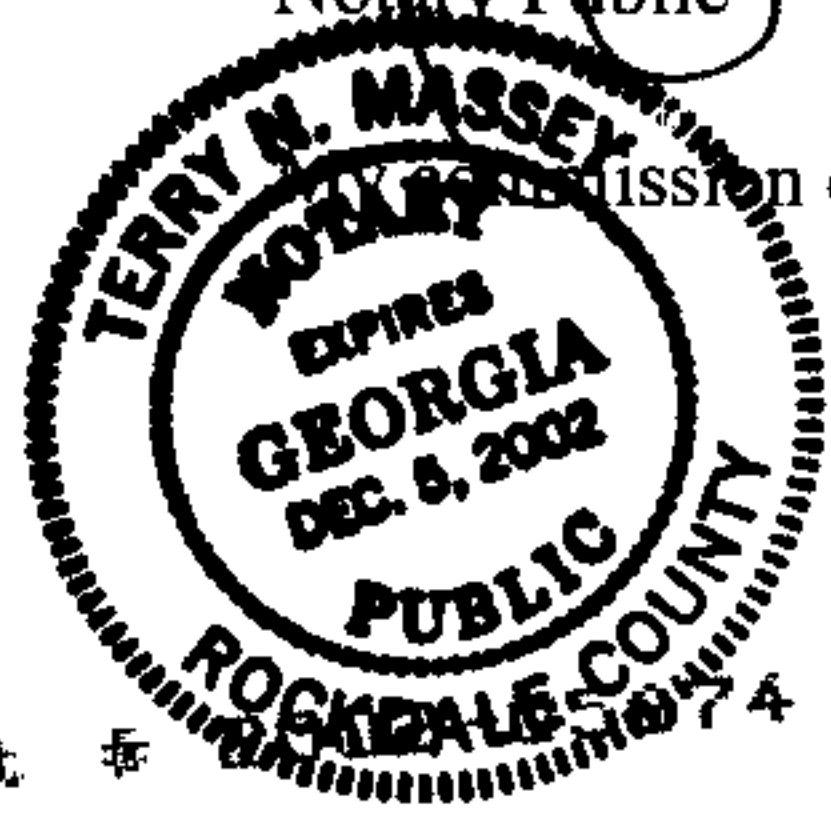
STATE OF GEORGIA }  
COUNTY OF ROCKDALE }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **Christy L. Cargile**, 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 16<sup>th</sup> day of JANUARY, 2002

(AFFIX SEAL)

Terry N. Massey  
Notary Public  
My commission expires: DEC. 5, 2002



This instrument was prepared by:  
Clayton T. Sweeney, Attorney At Law  
2700 Highway 280 East Suite 160  
Birmingham, Alabama 35223

CLAYTON T. SWEENEY, ATTORNEY AT LAW

02/01/2002-05674  
02:29 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MEL 11.00

Inst # 2002-05674