



20020905000424830 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
09/05/2002 11:41:00 FILED/CERTIFIED

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA }
COUNTY OF SHELBY }

KNOW ALL MEN BY THESE PRESENTS, that ROBERT JOSEPH CRUTCHFIELD, whose address is 4023 Robindale Drive, Douglasville, GA 30135, (hereinafter referred to as "Principal") does by these presents make, constitute and appoint, MICHELE S. CRUTCHFIELD 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 a Mortgage Loan on the below described property being more particularly described as the following real estate, situated in Shelby County, Alabama:

Lot 1002, according to the Survey of The Arbores of Forest Parks, as recorded in Map Book 25, Page 146, in the Probate Office of Shelby County, Alabama.

with a property address of 237 Arbor Court, Starrett, 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 loans for the above described property to Mortgage Professionals, Inc., its successors and/or assigns., loan to be in the amount of One Hundred Ninety-Eight Thousand Six Hundred Thirty-Five Dollars (\$198,635.00) for a term of 360 months with an interest rate of 6.50%.

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 the Agent deems the execution thereof on my behalf necessary or desirable.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on this the 26th Day of August, 2002.

Carolyn Pape

Witness

Robert Joseph Crutchfield

ROBERT JOSEPH CRUTCHFIELD

STATE OF Oklahoma

COUNTY OF Oklahoma

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that ROBERT JOSEPH CRUTCHFIELD, 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 26th Day of August, 2002.

Debra D. Stowe

NOTARY PUBLIC

My commission expires: 3-19-03

com # 99001987

(AFFIX SEAL)

This Instrument prepared by:

Clayton T. Sweeney, Attorney at Law

2700 Highway 280 East, Suite 160

Birmingham, AL 35223