

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **Julie H. Stutts**, whose address is 16909 Falconridge Rd Utha, FL 33847 (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **David H. Stutts** and/or his/her designated representative as our 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 1134, according to the Map of Highland Lakes, 11th Sector, an Eddleman Community, as recorded in Map Book 27, Page 84 A, B, C & D, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.
Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 and amended in Inst. #1996-17543 and further amended in Inst. # 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 11th Sector, recorded as Instrument No. 2000-41316 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

with a property address of 4038 Grove Park Circle, Birmingham, AL 35242, 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 **Regions Bank d/b/a Regions Mortgage, Inc.** first mortgage loan to be in the amount of **Three Hundred Two Thousand Four Hundred 00/100 Dollars (\$302,400.00)** for a term of **360 months** with an interest rate of **5.75%** and a equity line of credit mortgage loan to **Regions Bank** in the amount of **Thirty Thousand and 00/100 Dollars (\$30,000.00)** with a variable rate of interest..

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 4 day of May, 2004.

Shane Turner
Witness
Shane Turner


Julie H. Stutts
Julie H. Stutts

STATE OF Florida
COUNTY OF Hillsborough

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **Julie H. Stutts** 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, she/he executed the same voluntarily on the day the same bears date.

Given under my hand this the 4 day of May, 2004.

(AFFIX SEAL)

 Jason Cross
My Commission DD007434
Expires March 08, 2005

Jason Cross
Notary Public
My commission expires: March 08 2005

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