

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA }
COUNTY OF SHELBY }

20041222000698270 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
12/22/2004 11:53:00 FILED/CERTIFIED

KNOW ALL MEN BY THESE PRESENTS, that **THERESA A. RICCIARDI**, whose address is 312 Trotter Farm Drive, Rockville, MD 20850, (hereinafter referred to as "Principal") does by these presents make, constitute and appoint, **ROD C. RICCIARDI** 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 First Mortgage Loan and a Home Equity Line of Credit on the below described property being more particularly described as the following real estate, situated in Shelby County, Alabama:

Lot 863, according to the Survey of Greystone Legacy, 8th Sector, Phase I, as recorded in Map Book 31, Page 14 A, B & C, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

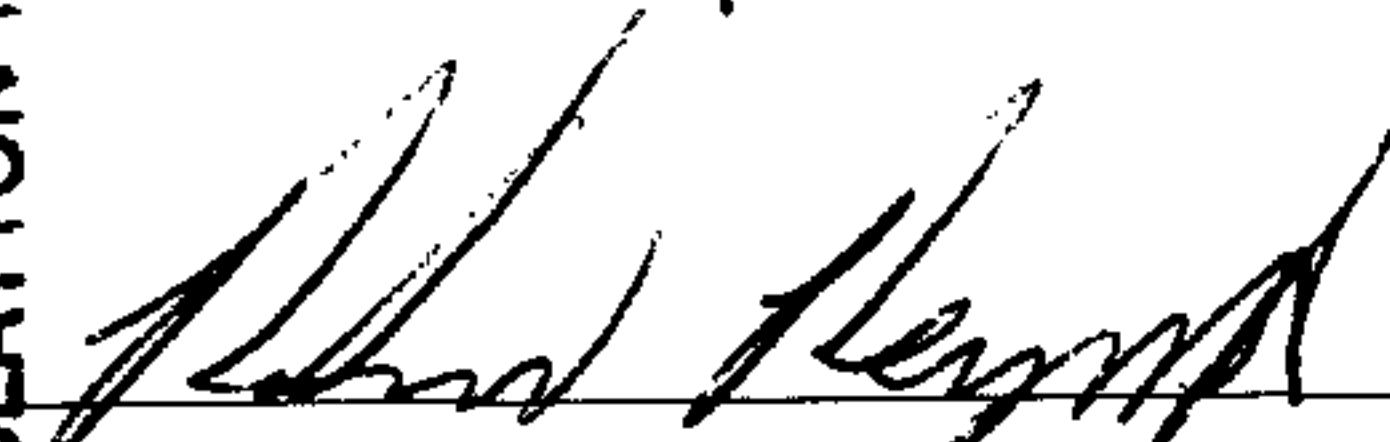
with a property address of 1424 Legacy Drive, Birmingham, AL 35242, including, but not limited to the Notes, Mortgages, any applicable Riders thereto, Settlement Statements, HUD Certifications, FNMA 1009 Affidavit and Agreements, Name Affidavits, Compliance Agreements, Truth in Lending Statements, Lien Waivers and any other documents required for said loan for the above described property, said First Mortgage Loan from Castle Mortgage Corporation, its successors and/or assigns, to be in the amount of Seven Hundred Thousand Dollars (\$700,000.00) for a term of 360 months with an interest rate of 5.75% and a Home Equity Line of Credit from BancorpSouth Bank in the amount of One Hundred Nineteen Thousand Dollars (\$119,000.00).


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 13 Day of December, 2004.

CLAYTON T. SWEENEY, ATTORNEY AT LAW

Witness


THERESA A. RICCIARDI

STATE OF MD }
COUNTY OF Montgomery }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that THERESA A. RICCIARDI, 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 executed the same voluntarily on the day the same bears date.

Given under my hand this the 13th Day of December, 2004.

NOTARY PUBLIC



(AFFIX SEAL)

My commission expires
RICHARD REYNOLDS
NOTARY PUBLIC STATE OF MARYLAND
My Commission Expires January 27, 2007

This instrument prepared by:
Clayton T. Sweeney, Attorney at Law