



20051212000641720 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
12/12/2005 02:12:52PM FILED/CERT

LIMITED POWER OF ATTORNEY
(Durable and Specific)

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that I, Vicmil L. Rivera ("Principal"), do by these presents make, constitute and appoint Raymond E. Rivera as my true and lawful agent 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 any and all documents necessary to purchase and obtain first mortgage loan secured by a mortgage on the property located at 537 Chesser Circle, Chelsea, Alabama 35043, and legally described as follows:

Lot 30, according to the Map and Survey of Chesser Plantation, Phase I, Sector I, recorded in Map Book 31, Page 21A & B, in the Probate Office of Shelby County, Alabama.

Said mortgage loan to be provided by and said mortgage to be in favor of Cendant Mortgage, on December 8, 2005. The powers granted shall include the power to execute and deliver any and all contracts, amendments to contracts, deeds, lien waivers, settlement statements, limited powers of attorney, etc., promissory notes, mortgages, riders and attachments thereto, required to obtain said mortgage.

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 said Agent shall lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall not be affected by disability, incompetency, or incapacity of Principal.

The execution and delivery by my agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my Agent's approval of the consideration therefore, and of the form and contents thereof, and that my Agent deems the execution thereof on my behalf necessary or desirable.

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IN WITNESS WHEREOF, the undersigned has executed this Limited Power of Attorney
on the 02 day of December, 2005.

Vicmil L. Rivera
Vicmil L. Rivera

STATE OF Ga)
COUNTY OF Lowndes)

I, the undersigned, a Notary Public in and for said County and State hereby certify that
Vicmil L. Rivera, whose name is signed to the foregoing Limited Power of Attorney, and who is
known to me, acknowledged before me on this day, that, being informed of the contents of this
Limited Power of Attorney, she executed the same voluntarily on the day the same bears date.

Linda S. Wetherington

Notary Public
My Commission Expires LINDA WETHERINGTON
Notary Public, Lowndes County, Georgia
My Commission Expires April 4 2008

#190989