LIMITED DURABLE POWER OF ATTORNEY

20060227000091530 1/1 \$11.00 Shelby Cnty Judge of Probate, AL 02/27/2006 10:05:12AM FILED/CERT

STATE OF ALABAMA COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS, that, I, Vickie G. Snowden, (hereinafter referred to as "Principal"), do by these presents make, constitute and appoint my husband J. Michael Snowden, 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 the mortgage, note, closing statement, and any and all other documents necessary to complete the purchase of the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 334, according to the Survey of Highland Lakes, 3rd Sector, Phase V, an Eddleman Community, as recorded in Map Book 24, Page 60, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Areas, all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded in Instrument #1994-07111 and amended in Instrument #1996-17543 in the Probate Office of Shelby County, Alabama and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 3rd Sector, recorded in Instrument #1998-29633 in the Probate Office of Shelby County, Alabama (which together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

2016 Watermill Lane Birmingham, AL 35242 Also Known As:

including, but not limited to the Settlement Statement, HUD Certification, Lien Waiver and any other documents required for said purchase and conveyance.

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 15th day of February, 2006.

> Tickel D. Smooden Vickie G. Snowden

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that, Vickie G. Snowden, 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 _____ day of February, 2006.

My Commission Expires:

Notary Public State of Washington UNDSAY D. STREET My Appointment Expires Jul 7, 2007