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Shelby Cnty Judge of Probate, AL  
05/24/2006 09:10:48AM FILED/CERT

**LIMITED DURABLE POWER OF ATTORNEY**

STATE OF ALABAMA)  
COUNTY OF JEFFERSON)

KNOW ALL MEN BY THESE PRESENTS, that, **Melissa Arruda**, whose address is 1698 Promenade Circle, Port Orange, Florida 32129, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint, **Joe Arruda, Jr.**, 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 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 527, according to the Survey of Greystone Legacy, 5<sup>th</sup> Sector, Phase II, as recorded in Map Book 32, Page 85 A & B, in the Probate Office of Shelby County, Alabama.**

with a property address of **1319 Legacy Drive, Birmingham, Alabama 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 **ABN AMRO Mortgage Group, Inc.**, the mortgage loan to be in the amount of **Six Hundred Fifty Thousand and no/100-----Dollars (\$650,000.00)**, amortized over a term of **30 years**, with an adjustable rate of interest beginning at a rate of 6.125% and a second mortgage interest only loan in the amount of **One Hundred Fifty Thousand and no/100-----Dollars (\$150,000.00)**, amortized over a term of 7 years.

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 12th day of May, 2006.

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Witness

Melissa Arruda

STATE OF ALABAMA        }  
COUNTY OF JEFFERSON    }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **Melissa Arruda**, 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 12th day of May, 2006.

(AFFIX SEAL)

Notary Public

My commission expires: 4/29/10

This instrument was prepared by:  
Clayton T. Sweeney, Attorney At Law  
2700 Highway 280 East Suite 160  
Birmingham, Alabama 35223