


LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA }
 :
COUNTY OF SHELBY }


20080630000265840 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
06/30/2008 02:24:50PM FILED/CERT

KNOW ALL MEN BY THESE PRESENTS, that **WILLIAM T. HUDSON**, whose address is 2112 Lake Heather Way, Birmingham, Alabama 35242, (hereinafter referred to as Principal) does by these presents make, constitute and appoint, **TRUDIE H. HUDSON** and/or her 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 Mortgage Loan on the below described property being more particularly described as the following real estate, situated in SHELBY County, Alabama:

Lot 13, according to the Survey of Lake Heather Estates (Givianpour's Addition to Inverness) as recorded in Map Book 16, Page 121 A, B and C, in the Office of the Judge of Probate of Shelby County, Alabama. Together with a non-exclusive easement to use the private roadways, access easements and other easements, all as more particularly described in the Declaration of Protective Covenants for Lake Heather Estates recorded at Instrument No. 1992-18226, as amended by Instrument No. 1992-26078, in the Probate Office of Shelby County, Alabama.

Parcel ID#: 02-7-36-0-002-013.000

with a property address of 2109 Lake Heather Way, 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 purchase of the above described property. First mortgage shall be in the amount of \$1,100,000.00 to First American Bank for a term of 360 months with an initial interest rate of 5.25% for the first five years and adjustable every 12th month thereafter for the remaining 25 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 the Agent deems the execution thereof on my behalf necessary or desirable.

CLAYTON L. HUNTER, ATTORNEY AT LAW

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on this the _____ day of June, 2008.

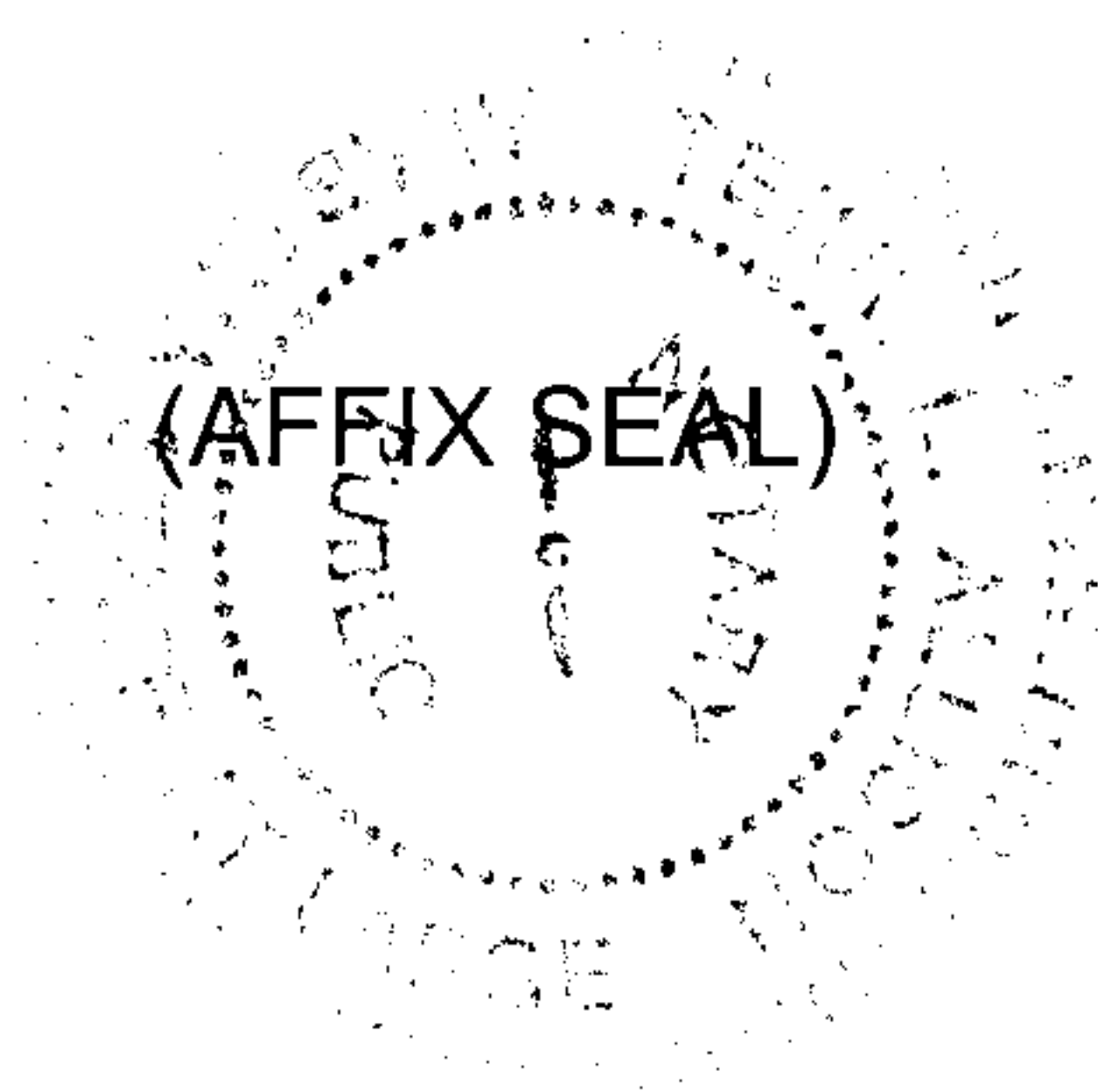
Witness

William T. Hudson
WILLIAM T. HUDSON

STATE OF Alabama }
COUNTY OF Jefferson }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that WILLIAM T. HUDSON, 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, he executed the same voluntarily on the day the same bears date.

Given under my hand this the 17 day of June, 2008.



Terrie L. Allison
NOTARY PUBLIC

My commission expires: 5-1-2011

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