

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)

1135

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, Steven T. Downey, and wife, Jane R. Downey, (hereinafter referred to as "Principal"), do by these present make, constitute and appoint BETTY H. COWIN and/or Frank K. Bynum as our true and lawful agent(s) and attorney-in-fact (hereinafter referred to as "Agent") to do and perform for us and in our name, place, and stead, and for our use and benefit, to execute any and all documents necessary to complete the sale of the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 34, according to the Survey of Meadow Brook, 12th Sector, as recorded in Map Book 9, Page 27, in the Office of the Judge of Probate of Shelby County, Alabama. Mineral and mining rights excepted.

including but not limited to the HUD Certification, Affidavit of Purchaser and Vendor, AHFA Bond Forms (Seller Affidavit), Lender Assumption Statements and/or Modification Agreements, and any other documents required for said sale and conveyance.

We further give and grant unto our 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 we might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that our 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 our names 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 our behalf necessary or desirable.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 6th day of January, 1988.

[Signature]
WITNESS

Steven T. Downey
Steven T. Downey

[Signature]
WITNESS

Jane R. Downey
Jane R. Downey

89 JUL 25 AM 7:47
NOTARY PUBLIC

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300
550

STATE OF FLORIDA)

COUNTY OF PALM BEACH)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Steven T. Downey, and wife, Jane R. Downey,, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that being, informed of the contents of conveyance, they executed the same voluntarily on the date the same bears date.

Given under my hand and official seal this 6th day of January, 1988.

[Signature]
Notary Public

BOOK 247 PAGE 523

Bynum; Bynum