

LIMITED DURABLE POWER OF ATTORNEY

State of Alabama)

County of Shelby)

KNOW ALL MEN BY THESE PRESENTS, that, Stan W. Crumley, a resident of Shelby County, Alabama, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint Lisa E. Crumley, a resident of Shelby County, and/or his designated representative as our 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 complete the purchase of the below described property and to obtain Mortgage Loan on her residence being more particularly described as the following real estate, situated in Jefferson County, Alabama, to-wit:

See Exhibit A for Legal Description

with a property address of 639 Riverchase Parkway West, Hoover, Alabama, 35244,

including, but not limited to the Note, Mortgage, any applicable Riders thereto, Settlement Statement, HUD Certification, Affidavit of Purchaser and Vendor, Name Affidavit, Compliance Agreement, Truth-in-Lending Statement, Lien Waiver and any other documents required for said loan to purchase the above described property to Heritage Home Mortgage at a fixed interest rate of Six Percent and seven eighths (6.875%), loan to be in the amount of One hundred Sixty Five Thousand and 00/100 Dollars (\$165,000.00).

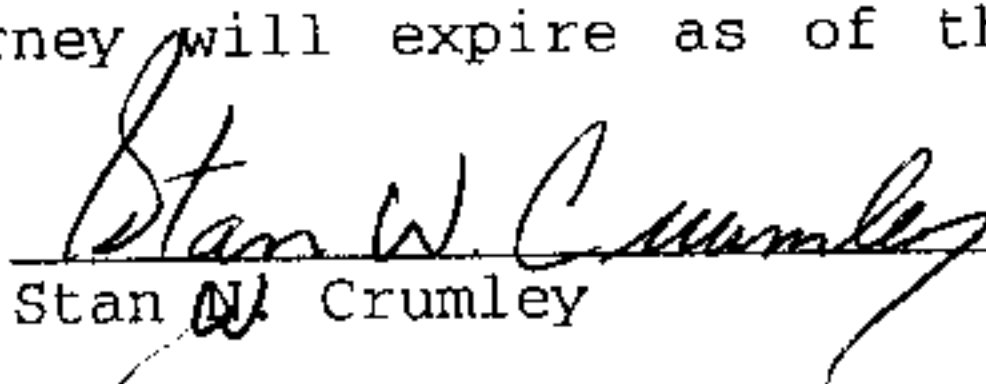
I further give and grant unto my said attorney-in-fact and agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my Agent shall lawfully do or cause to be done by virtue hereof.

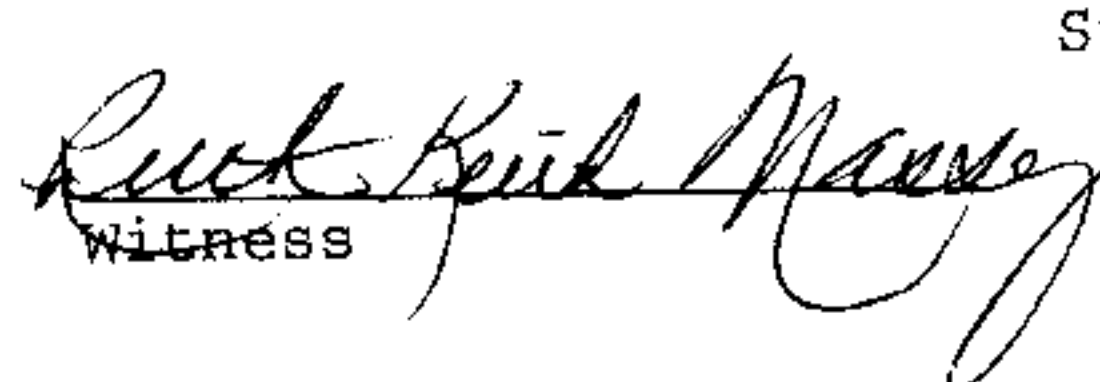
This power of attorney shall not be effected by disability, incompetency, or incapacity of Principal.

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 11 day of December, 1993.

This power of attorney will expire as of the 31st day of December, 1993.


Stan W. Crumley


Witness

12/20/1993-40707
09:57 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MJS 13.50

CLAYTON T. SWEENEY, ATTORNEY AT LAW

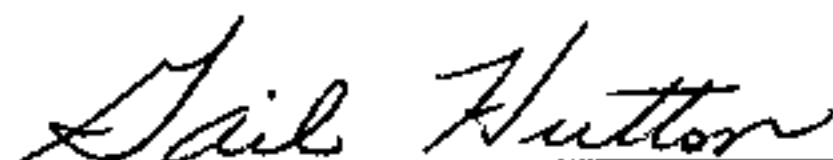
Inst # 1993-40707

STATE OF ALABAMA)

COUNTY OF)

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Stan W. Crumley 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 11th day of December, 1993.



Notary Public

My commission expires: 2-13-96

This instrument was prepared by:
Clayton T. Sweeney
Attorney At Law
2700 Highway 280 East Suite 150E
Birmingham, Alabama 35223

EXHIBIT "A"

Lot 42, according to the Map of Riverchase West, as recorded in Map Book 6, Page 78, and amended in Map Book 6, Page 100, and further amended in Map Book 7, Page 150, in the Probate Office of Shelby County, Alabama.

Inst # 1993-40707

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