

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

KNOW ALL MEN BY THESE PRESENTS, that, **ELIZABETH A. ALBEE** hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **LAURENCE H. ALBEE** as 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 any and all documents necessary to secure and close a conventional 3-1 ARM loan in the approximate amount of TWO HUNDRED TWENTY TWO THOUSAND FOUR HUNDRED AND NO/100 Dollars (\$222,400.00) from COLLATERAL MORTGAGE, LTD, at a rate of interest not to exceed seven and one half per cent amortized for thirty years, in conjunction with the purchase of the property described as follows:

Lot 830, according to the Survey of Brook Highland, an Eddleman Community 8th Sector, 2nd Phase, as recorded in Map Book 16, Page 96, in the Probate Office of Shelby County, Alabama.

including note, mortgage, HUD Certification, Truth-in Lending forms and any and all other forms, instruments and documents required by COLLATERAL MORTGAGE, LTD., and/or the closing attorney.

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 said Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be affected by my disability, incompetency, or incapacity, but shall be deemed to be durable in accordance with Alabama Code Section 26-1-2 (1975).

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 19th day of November, 1994.

Elizabeth A. Albee
ELIZABETH A. ALBEE

STATE OF GEORGIA)
COUNTY OF Gwinnett)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **ELIZABETH A. ALBEE** whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 19th day of November, 1994.

MY COMMISSION EXPIRES

Notary Public, Gwinnett County, Georgia
My Commission Expires April 4, 1995

Barbara L. Faulkner
Notary Public
12/02/1994-35494
12:31 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HCD 8.50

Inst # 1994-35494