

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **CAROL R. MCGITTIGAN**, whose address is 9480 S.W. 188th Street, Miami, FL 33157 (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **WILLIAM J. MCGITTIGAN**, 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 6, according to the Resurvey of Lots 6, 7, 10, 11, and 12 of Royal Oaks, 4th Sector, Unit II, as recorded in Map Book 10, Page 72, in the Office of the Judge of Probate of Shelby County, Alabama.

with a property address of **2604 Royal Court, Pelham, AL 35124**, 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 **AmSouth Mortgage Company, Inc.**, loan to be in the amount of **One Hundred Twenty-Two Thousand Four Hundred Dollars (\$122,400.00)** for a term of **15 years** at an interest rate of **7.375%**.

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 23 day of August, 1995.

Opelia E. Beltran
Witness

Carol R. McGittigan
CAROL R. MCGITTIGAN
Inst # 1995-25317

STATE OF Florida
COUNTY OF Dade

09/12/1995-25317
01:46 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **CAROL R. MCGITTIGAN**, 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 23 day of August, 1995.

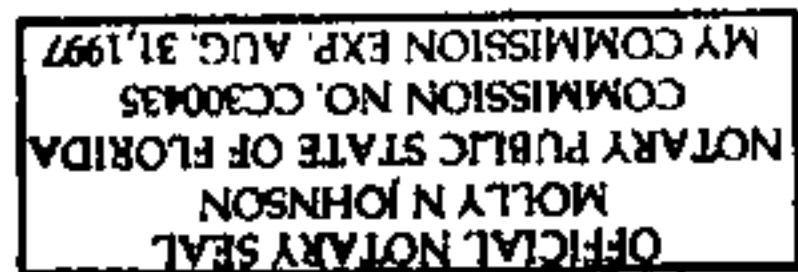
(AFFIX SEAL)

Molly N. Johnson
Notary Public

My commission expires: _____

This instrument was prepared by:
Clayton T. Sweeney
Attorney At Law
2700 Highway 280 East Suite 290E
Birmingham, Alabama 35223

MOLLY N. JOHNSON



CLAYTON T. SWEENEY, ATTORNEY AT LAW