

**LIMITED DURABLE POWER OF ATTORNEY**

STATE OF ALABAMA)  
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that, PAULETTE A. SWANSON, whose address is 103 Windsor Lane, Pelham, AL 35124 (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint RALPH N. SWANSON, 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 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 51, according to the Survey of Weatherly-Windsor, Sector II, as recorded in Map Book 18, Page 80, in the Probate Office of Shelby County, Alabama.

with a property address of 103 Windsor Lane, 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 First Union Home Equity, equity line to be in the amount of One Hundred Thousand Dollars (\$100,000.00) for a term of 20 years at an initial interest rate of 10.50% with an interest rate ceiling of 16.00% and a interest rate floor of 5.00%. Interest rate is determined by adding 1.75% to the Prime Lending Rate.

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 16 day of November, 1995.

BC Camp  
Witness

Paulette A. Swanson  
PAULETTE A. SWANSON

STATE OF ALABAMA)  
COUNTY OF Jefferson

11/29/1995-34254  
03:36 PM CERTIFIED

I, the undersigned, a Notary Public, in and for said Shelby County and State of Alabama hereby certify that PAULETTE A. SWANSON, 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 16 day of November, 1995.

(AFFIX SEAL)

Wayne R. Montgomery  
Notary Public

My commission expires: 7-16-99

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

Professional

Inst # 1995-34254