

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **DEBORAH BERRY HALL**, whose address is 4714 Whispering Falls, Houston, TX 77084 (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **GEOFFREY A. HALL**, 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 a Mortgage Loan on the below described property being more particularly described as the following real estate, situated in **SHELBY** County, Alabama, to-wit:

Lot 76, according to the Survey of Meadow Brook, 12th Sector, as recorded in Map Book 9, Page 27, in the Probate Office of Shelby County, Alabama.

with a property address of 3713 Woodbine Way, Birmingham, AL 35244, 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 **Wickes Mortgage Lending, Inc.**, said mortgage loan to be in the amount of **One Hundred Forty Six Thousand Seven Hundred Dollars (\$146,700.00)**, said loan to be for a term of 30 years with an interest rate of 7.75%.

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 24th day of January, 1997.


Witness

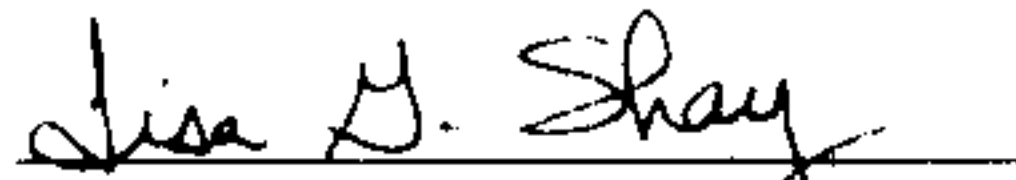

DEBORAH BERRY HALL

STATE OF TEXAS)
COUNTY OF HARRIS)

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **DEBORAH BERRY HALL**, 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 24th day of January, 1997.

(AFFIX SEAL)


Notary Public

My commission expires: 9-21-97

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

Inst # 1997-04906

02/14/1997-04906
12:32 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50