

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, CYNTHIA G. BARROW, whose address is 813 Bon Secour, Fairhope, AL 36536, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint JOHN J. BARROW, and/or his/her 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(s), mortgage(s), lien waivers and any and all documents necessary to obtain the Mortgage Loan(s) on the below described property being more particularly described as the following real estate, situated in SHELBY County, Alabama, to-wit:

Lot 214, according to the Survey of Brook Highland, an Eddleman Community, 6th Sector, 4th Phase, as recorded in Map Book 15, Page 106, in the Probate Office of Shelby County, Alabama.

with a property address of 4124 Kesteven Drive, Birmingham, AL 35242, 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 Norwest Mortgage, Inc., loan to be in the amount of Two Hundred Thirty-One Thousand Nine Hundred Dollars (\$231,900.00) for a term of 360 months with an interest rate of 7.25%.

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 the 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 30 day of January, 1997.

Karen K Wilson
Witness

Cynthia G. Barrow
CYNTHIA G. BARROW

STATE OF Alabama
COUNTY OF Baldwin

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

Given under my hand this the 30 day of January, 1997.

(AFFIX SEAL)

Clayton T. Sweeney
Notary Public

My commission expires: MY COMMISSION EXPIRES SEPTEMBER 11, 2000

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

Inst # 1997-04942

02/14/1997-04942
03:38 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 REC 8.50

CLAYTON T. SWEENEY, ATTORNEY AT LAW