LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, HAROLD L. BELYEU, SR., whose address is 2/0 / Sec. #262.8 h. AL , (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint, Sharon W. Belyeu, 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 23, according to the Survey of Greystone, 4th Sector, as recorded in Map Book 16, Page 89 A, B & C, in the Probate Office of Shelby County, Alabama.

Together with the nonexclusive easement to use the private roadways, Common Areas and Hugh Daniel Drive, all as more particularly described in the Greystone Residential Declaration of Covenants, Conditions and Restrictions dated November 6, 1990 and recorded in Real 317 Page 260 in the Probate Office of Shelby County, Alabama and all amendments thereto.

with a property address of _____ Greystone Way, 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, Acceptance of Deed and any other documents required for said loan and/or purchase for the above described property.

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 _______day

of May, 1997.

Witness

HAROLD L. BELYEU, SR.

COUNTY OF Jeffersh

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that HAROLD L. BELYEU, SR., 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, he executed the same voluntarily on the day the same bears date.

Given under my hand this the Stage of May, 1997.

(AFFIX SEAL)

My commission expires:

Notary Public

Inst # 1997-18338

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

18:55 AA CERTIFIED

SHELBY COUNTY JUDGE OF PRODATE

OOL NCD 8.50