

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that, **DEBORAH K. LIMERICK**, whose address is 6704 Water Willow Lane, Birmingham , AL 35244 , (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **SYDNEY R. LIMERICK**, 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, mortgage, lien waiver and any and all documents necessary to obtain the First and Second Mortgage Loan on the below described property being more particularly described as the following real estate, situated in **SHELBY** County, Alabama, to-wit:

Lot 3035, according to the Map and Survey of Riverchase Country Club, 30th Addition, as recorded in Map Book 13, Page 88 A & B, in the Probate Office of Shelby County, Alabama.

with a property address of 4000 Water Willow Lane, 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 First Mortgage for the above described property to **First Federal Bank**, loan to be in the amount of **Two Hundred Fourteen Thousand Six Hundred Dollars (\$214,600.00)** for a term of **180 months** with a fixed interest rate of **7.125%** and **Second Mortgage to First Federal Bank**, in the amount of **\$50,200.00** amortized over 15 years with an adjustable interest rate of **7.125%** said rate being fixed for five (5) years and adjustable every 12th month thereafter.

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 21st day of August, 1997.

D. Shannon Haines
Witness
D. Shannon Haines

Deborah K. Limerick
DEBORAH K. LIMERICK

STATE OF Texas
COUNTY OF Collin

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **DEBORAH K. LIMERICK**, 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 same bears date.

Given under my hand this the 21st day of August, 1997.

(AFFIX SEAL)

Shirley Carlson
Notary Public

My commission expires: 04-30-2001

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



09/08/1997
09:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50

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SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50

Inst # 1997-28683

CLAYTON T. SWEENEY, ATTORNEY AT LAW