

LIMITED POWER OF ATTORNEY

STATE OF ALABAMA)
)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that I, KATHRYN H. RECTOR (Principal), do by these presents make, constitute and appoint RONALD B. RECTOR as my true and lawful agent 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 any and all documents necessary to purchase and mortgage the property located at 1029 OAK TREE ROAD, HOOVER, ALABAMA 35244 in SHELBY County, Alabama, under that certain contract dated JULY 15, 1997. The powers granted shall include the power to execute and deliver any and all contracts, amendments to contracts, notes, mortgages, truth in lending statements, lien waivers, settlement statements, limited powers of attorney, etc. required to consummate the purchase and mortgage ** of the subject property described below:

LOT 3123, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB, 31ST ADDITION, AS RECORDED IN MAP BOOK 18, PAGE 122, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

MINERAL AND MINING RIGHTS EXCEPTED.

**First fixed rate mortgage to MortgageAmerica, Inc. in the amount of \$214,600.00 with an interest rate of 6.75% for a term of fifteen years.

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 said Agent shall lawfully do or cause to be done virtue hereof.

This Power of Attorney shall not be affected 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 26th day of DECEMBER, 1997.

Kathryn H. Rector
KATHRYN H. RECTOR
01/07/1998-00363
09:49 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCB 11.00

Inst * 1998-00363

STATE OF TEXAS)
COUNTY OF HARRIS)

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

Given under my hand and official seal this 26th of DECEMBER, 1997.

Soumel A. Breir
NOTARY PUBLIC
PRINT NAME: Soumel A. BREIR
COMMISSION EXPIRES: 10/02/99
MUST AFFIX SEAL

PREPARED BY:

GENE W. GRAY, JR.
2100 SOUTHBRIDGE PARKWAY
SUITE 638
BIRMINGHAM, ALABAMA 35209



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