LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, SHARON K. MADISON, whose address is 3512 S. Jasper Lay Aurora Co. 80013 (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint RICHARD A. MADISON, and/or 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 7, according to the Survey of Applecross, a subdivision of Inverness, as recorded in Map Book 6, Page 42 A & B, in the Probate Office of Shelby County, Alabama.

Less And Except The Following:

From the Southwest corner of said Lot 7, run thence in a Southeasterly direction along the South lin of same for a distance of 9.6 feet to the point of beginning of the parcel herein described; from the point of beginning thus obtained, continue in a Southeasterly direction along the same course as before for a distance of 29.40 feet; thence turn an angle to the left of 158 degrees 13 minutes 30 seconds and run in a Northwesterly direction for a distance of 31.66 feet; thence turn an angle to the left of 111 degrees 46 minutes 30 seconds and run in a Southwesterly direction for a distance of 11.74 feet to the point of beginning. Situated in Shelby County, Alabama.

with a property address of 3518 Conestoga 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 and any other documents required for said loan for the above described property to REGIONS MORTGAGE, INC., loan to be in the amount of One Hundred Thirty Thousand Five Hundred Dollars and No/100's----- (\$ 130,500.00) for a term of thirty (30) years with an interest rate of 6.625 %, initially, said interest rate being fixed for the first seven (7) years and being adjustable for the remaining 23 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 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.

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SHELBY COUNTY JUNE OF PROBATE
11.00

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 March, 1998.

Witness

SHARON K. MADISON

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that SHARON K. MADISON, 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 12-4 day of March, 1998.

(AFFIX SEAL)

My commission expires:5/29/99

Notary Public

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

Inst # 1998-12451

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D1:56 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
11.00