

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, GERALDINE ANN FRUSTERIO, whose address is 1710 Apricot Drive, Titusville, FL 32780, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint CHARLES M. FRUSTERIO, and/or his designated representative as my 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 Construction Permanent Mortgage Loan on the below described property being more particularly described as the following real estate, situated in Shelby County, Alabama, to-wit:

Lot 249, according to the Survey of the Highland Lakes, 2nd Sector, as recorded in Map Book 20, Page 150, in the Probate Office of Shelby County, Alabama.

with a property address of 1330 Highland Lakes Trail, 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 Construction Permanent loan for the above described property to SouthTrust Mortgage Corporation, loan to be in the amount of One Hundred Eighty Thousand Dollars (\$180,000.00) for a term not less than 348 months nor greater than 360 months at an interest rate of 6.750%, fixed for the first seven years, becoming an adjustable rate loan 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 9th day of September, 1998.

Jane Rainey
Witness

Geraldine Ann Frusterio
GERALDINE ANN FRUSTERIO

09/09/1998-27175
01:48 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOL CRH 8.98

STATE OF FLORIDA)
COUNTY OF Brevard

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that GERALDINE ANN FRUSTERIO, 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 day the same bears date.

Given under my hand this the 9th day of September, 1998.

(AFFIX SEAL)

Quint R. Reid
Notary Public

My commission expires: _____

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



Inst # 1998-37175

CLAYTON T. SWEENEY, ATTORNEY AT LAW