

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)  
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, KATHY L. SMITH hereinafter referred to "Principal"), does by these presents make, constitute and appoint MARK A. SMITH 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 and all documents necessary to secure and close a conventional loan in the approximate amount of TWO HUNDRED SIXTY SEVEN THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$267,500.00) from PHH MORTGAGE SERVICES CORPORATION, at a rate of interest not to exceed 8.00 per cent amortized for 30 years, in conjunction with the purchase of the property described as follows:

Lot 2, according to the Survey of Windmere Estates, as recorded in Map Book 17, Page 66, in the Office of the Judge of Probate of Shelby County, Alabama.

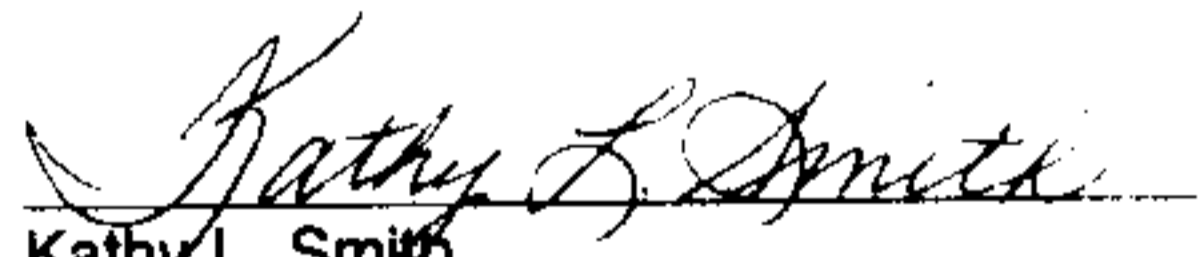
including note, mortgage, HUD Certification, Truth-in Lending forms and any and all other forms, instruments and documents required by PHH Mortgage Services Corporation, and/or the closing attorney.

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 by virtue hereof.

This power of attorney shall not be affected by my disability, incompetency, or incapacity, but shall be deemed to be durable in accordance with Alabama Code Section 26-1-2 (1975).

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.

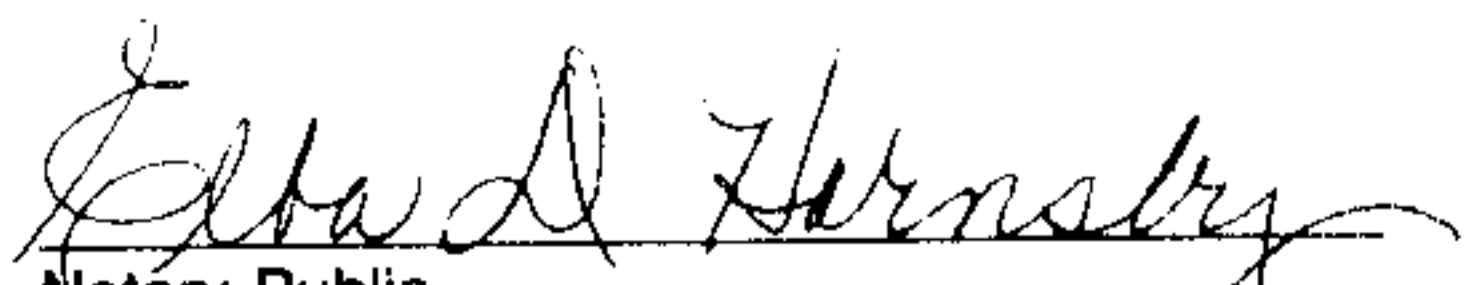
IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 23<sup>rd</sup> day of June, 1999.

  
Kathy L. Smith

STATE OF LOUISIANA)  
COUNTY OF East Baton Rouge )

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Kathy L. Smith whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, is executed the same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 23<sup>rd</sup> day of June, 1999.

  
Notary Public  
Elba D. Hornsby

My Commission Expires: with life

07/09/1999-28821  
09:15 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CRH 8.50