

## LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)  
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **CYNTHIA A. SHELLUM**, whose address is 1291 Deepwater Drive, Mt. Pleasant, SC 29464 (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **PAUL R. SHELLUM**, 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(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 421, according to the Survey of Forest Parks - 4th Sector, 3rd Phase, as recorded in Map Book 24, at Page 98 and Instrument No. 1998-38884, in the Probate Office of Shelby County, Alabama

with a subject property address of **230 Linwood Road, Sterrett, AL 35147**, 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 **SouthTrust Mortgage Corporation** loan to be in the amount of **TWO HUNDRED TWENTY-FOUR THOUSAND ONE HUNDRED AND NO/100 DOLLARS (\$224,100.00)** for a term of **360 months** with an interest rate of **7.125%**.

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.

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 12th day of August, 1999.

  
Witness

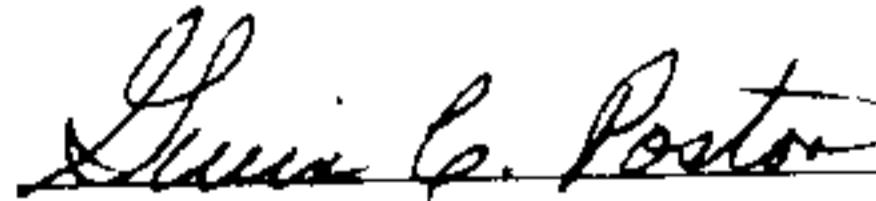
  
CYNTHIA A. SHELLUM

STATE OF South Carolina  
COUNTY OF Charleston

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **CYNTHIA A. SHELLUM**, 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, she executed the same voluntarily on the day the same bears date.

Given under my hand this 12th day of August, 1999.

(AFFIX SEAL)

  
Notary Public

My commission expires: 9/4/2001

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

Inst. # 1999-36896

09/02/1999-36896  
08:48 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CRW 8.50