

LIMITED DURABLE POWER OF ATTORNEY

*STATE OF ALABAMA)
COUNTY OF SHELBY)*

KNOW ALL MEN BY THESE PRESENTS, that **De'ette M. Ray**, whose address is 3709 Scenic Hollow Lane, Signal Mountain, TN 37377 , (hereinafter referred to as "Principal") does by these presents make, constitute and appoint, **Tracy R. Ray** and/or her 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 a Mortgage Loan on the below described property being more particularly described as the following real estate, situated in Shelby County, Alabama:

Lot 59, according to the Survey of Oak Glen, First Sector, as recorded in Map Book 9, Page 104, in the Probate Office of Shelby County, Alabama.

with a property address of 2539 Willow Brook Circle, 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 National Bank of Commerce of Birmingham, its successors and/or assigns., loan to be in the amount of Two Hundred Ninety-Seven Thousand Four Hundred Dollars (\$297,400.00) for a term of 360 months with a initial interest rate of 7.75% for the first five (5) years of the term and being adjustable for the remaining twenty-five (25) 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 disability, incompetency or incapacity of Principal.

CLAYTON T. SWEENEY, ATTORNEY AT LAW

12/14/2000-42923
09:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 14.00

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 the Agent deems the execution thereof on my behalf necessary or desirable.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on this the 4th Day of December, 2000.

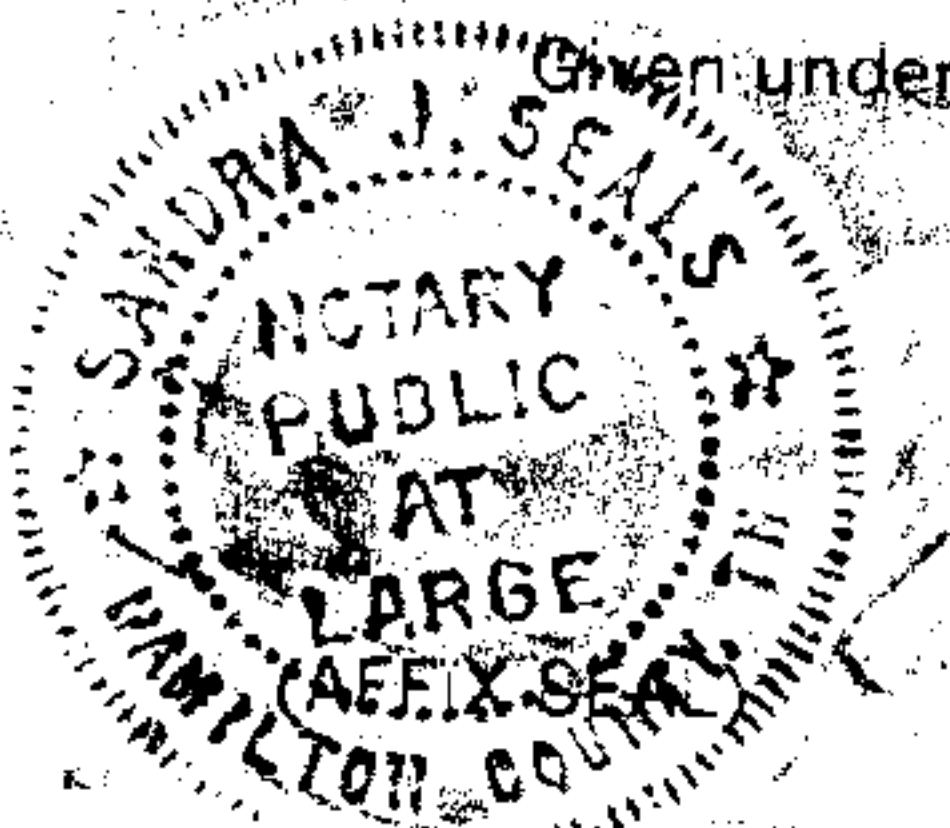
Sandra J. Seals
Witness

De'ette M. Ray
De'ette M. Ray

STATE OF Tennessee
COUNTY OF Hamilton

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that De'ette M. Ray, 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 4th Day of December, 2000.



Sandra J. Seals
NOTARY PUBLIC

My commission expires: 6-17-2003

This instrument prepared by:
Clayton T. Sweeney, Attorney at Law
2700 Highway 280 East, Suite 390E
Birmingham, AL 35223

Inst # 2000-42923

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