

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **KAREN D. EDWARDS**, whose address is 4334 Bridgewood Lane, Charlotte North Carolina 28226, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint, **RICHARD W. EDWARDS**, 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 Mortgage Loan on the below described property being more particularly described as the following real estate, situated in **SHELBY** County, Alabama, to-wit:

Lot 25, according to the Survey of Greystone, 7th Sector, Phase II, as recorded in Map Book 19, page 121, in the Probate Office of Shelby County, Alabama.

TOGETHER with the non exclusive easement to use the private roadways, Common Areas and Hugh Daniel Drive, all as more particularly described in Greystone Residential Declaration of Covenants, Conditions and Restrictions dated November 8, 1990, and recorded in Real 317, Page 260, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

with a property address of, **6108 Rosemont Court, 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 **New South Federal Savings Bank**, loan to be in the amount of **One Hundred Eighty-Three Thousand Five Hundred Dollars (\$183,500.00)**, for a term of **30 years**, said loan being at an interest rate of **6.75%**.

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.

Inst # 2001-17858


05/07/2001-17858
08:51 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 14.00

CLAYTON T. SWEENEY, ATTORNEY AT LAW

Inst # 2001-17858

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 18th day of April, 2001.


Witness

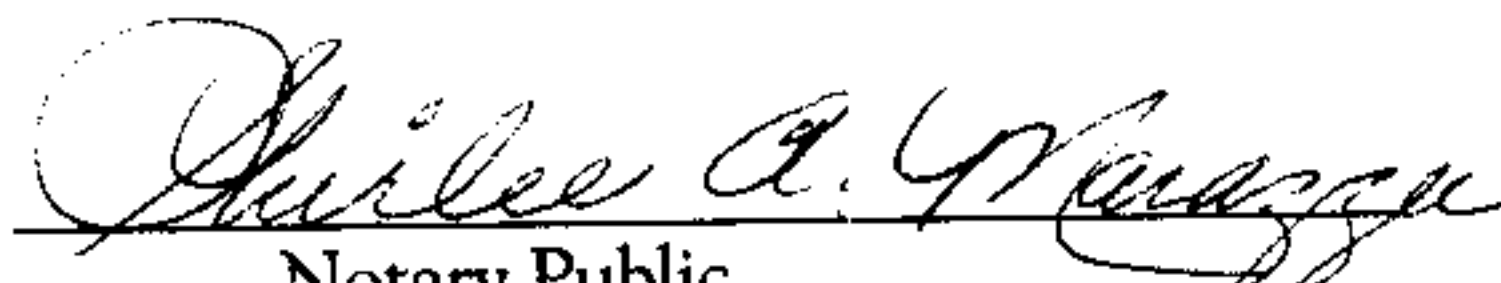

KAREN D. EDWARDS

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **KAREN D. EDWARDS**, 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, he executed the same voluntarily on the day the same bears date.

Given under my hand this the 18th day of April, 2001.

(AFFIX SEAL)


Notary Public

My commission expires: 5-20-2005

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

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