

Inst # 2001-26168

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)  
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, DAVID J. ANDERSON, whose address is 1065 Ward St., New Canaan, CT. (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint LAVERNE DAVIS, 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, 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 17, according to the Survey of Greystone, 7th Sector, Phase V, as recorded in Map Book 23, Page 61, as recorded in the Probate Office of Shelby County, Alabama.

TOGETHER with the non-exclusive easements to use the private roadways, common areas and Hugh Daniel Drive, as more particularly described in the Greystone Residential Declaration of Covenants, Conditions and Restrictions dated November 6, 1990, and recorded in Real 317, Page 260, in the Probate Office of Shelby County, Alabama, with all amendments thereto, is hereinafter collectively referred to as the "Declaration".

with a property address of 7077 North Highfield Drive, Hoover, 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 SunTrust Bank, loan to be in the amount of Six Hundred Sixteen Thousand Dollars (\$616,000.00) for a term of 360 months with an adjustable interest rate of 6.875% said rate being fixed for three (3) years and being adjusted every 12th month thereafter for the remaining 27 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.

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 therefor, 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 13<sup>th</sup> day of June, 2001.

Joanne Sheehy  
Witness

DAVID J. ANDERSON

06/26/2001-26168  
09:00 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CJ1 14.00

CLAYTON T. SWEENEY, ATTORNEY AT LAW

STATE OF NY  
COUNTY OF WESTCHESTER

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **DAVID J. ANDERSON**, 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 13 day of June, 2001.

(AFFIX SEAL)

*Charles J. Dougherty*  
Notary Public

My commission expires: \_\_\_\_\_

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

CHARLES I. DOUGHERTY  
Notary Public, State of New York  
No. [REDACTED]  
Qualified in Nassau County  
Commission Expires June 8, 2003

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