

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA/
COUNTY OF SHELBY}

KNOW ALL MEN BY THESE PRESENTS, that **WENDY M. FARNSWORTH**, whose address is 15408 278th Avenue NE, Durall, WA 98019, (hereinafter referred to as "Principal") does by these presents make, constitute and appoint, **DAVID F. FARNSWORTH** and/or his/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 23, according to the Survey of Greystone, 4th Sector, as recorded in Map Book 16, Page 89 A, B & C, in the Probate Office of Shelby County, Alabama.

Together with the nonexclusive easement to use the private roadways, Common Areas and Hugh Daniel Drive, all 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 and all amendments thereto.

with a property address of 5108 Greystone Way, 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 HSBC Mortgage Corporation (USA) loan to be in the amount of Five Hundred Fifteen Thousand Dollars (\$515,000.00) for a term of thirty years with a initial interest rate of 5.375% for the first 5 years and adjustable every 12th month thereafter for the remaining 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.

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 19 Day of October, 2001.

Wendy M. Farnsworth
WENDY M. FARNSWORTH

Witness

STATE OF Washington }
COUNTY OF King }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that WENDY M. FARNSWORTH, 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 19 Day of October, 2001.



Teresa E. Starman
NOTARY PUBLIC (Teresa E. Starman)

My commission expires: 2001-48178
Inst #

This instrument prepared by:
Clayton T. Sweeney, Attorney at Law
2700 Highway 280 East, Suite 160
Birmingham, AL 35223

11/07/2001-48178
09:08 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.00

CLAYTON T. SWEENEY, ATTORNEY AT LAW