

6483

LIMITED DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: that I, **PENNEY K. LIMBACH**, of the County of Shelby, State of Alabama, have made, constituted and appointed, and by these presents do make, constitute and appoint **RICHARD A. LIMBACH**, 6506 Quail Run Drive, Pelham, Alabama 35124, my true and lawful attorney, for me and in my name, place and stead, to obtain a loan or loans secured by a Deed of Trust on my residence at 6506 Quail Run Drive, Pelham, Alabama 35124, in such amounts and upon such terms and conditions as my said attorney shall deem necessary and appropriate, and to sign, seal, acknowledge, affirm, reaffirm, execute and deliver for me and in my name, all Notes, Deeds of Trust, Loan Agreements, Loan Settlement Statements, receipts or acquittances for payment or other documents necessary to obtain such loan or loans secured by a Deed of Trust on my said residence; and to perform any and all legal and lawful acts necessary as may be required or requisite as the attorney-in-fact shall deem necessary or proper to complete the transaction herein specified; to execute all papers required to consummate said loan; to receive, endorse, deposit and manage any and all proceeds received from said loan, in his sole judgment and discretion; to pay all outstanding fees, charges, taxes and interest necessary to accomplish all of the acts deemed necessary by said attorney-in-fact and hereby grant to said attorney full power and authority to do and perform every act and thing requisite and necessary or proper to be done in the premises, the undersigned hereby ratifying and confirming all that the said attorney shall lawfully do or cause to be done pursuant to the limited powers granted hereunder.

I hereby give and grant to my said attorney full power and authority to do and perform all and every act and thing whatsoever necessary to be done in the premises, in order fully to carry out and effectuate the authority herein granted, as fully to all intents and purposes as I might or could do if personally present and personally acting, and I hereby ratify and confirm all that my said attorney may do pursuant to this power.

I hereby further authorize and empower my said attorney to substitute and appoint in the place and stead of my said attorney, one or more attorney or attorneys to exercise for me as my attorney or attorneys, any or all of the powers and authorities hereby conferred (except as otherwise specifically herein provided); and to revoke such appointment or appointments from time to time, and to substitute or appoint any other or others in the place of such attorney or attorneys as my said attorney herein named shall, from time to time, think fit.

All references in this document to "my attorney" or "my said attorney" or "my true and lawful attorney," or similar designations shall refer not only to the person designated by name in this instrument but also to each and every substitute or successor attorney-in-fact appointed under the terms of this instrument as herein provided.

THIS IS A DURABLE POWER OF ATTORNEY AND THE AUTHORITY OF MY ATTORNEY IN FACT, WHEN EFFECTIVE, SHALL NOT TERMINATE OR BE VOID OR VOIDABLE IF I AM OR BECOME DISABLED OR INCAPACITATED OR IN THE EVENT OF LATER UNCERTAINTY AS TO WHETHER I AM DEAD OR ALIVE.

Inst # 2001-48410

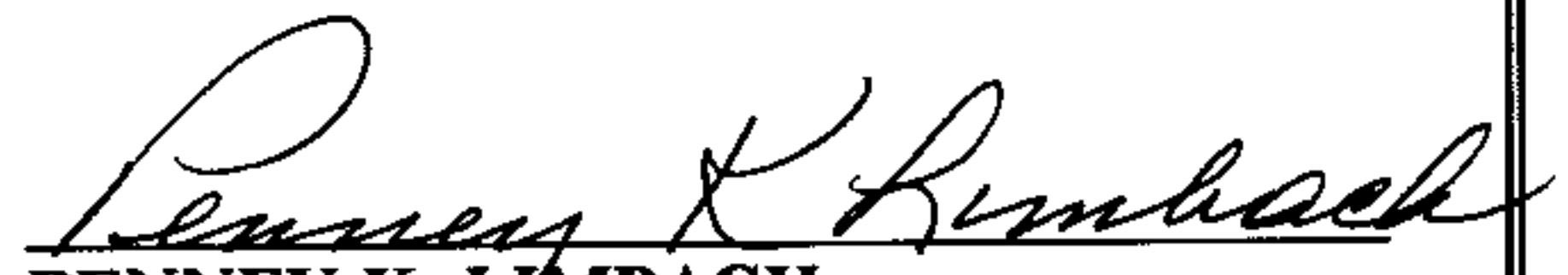
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07:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CH 17.00

All persons dealing with my said attorney shall be protected in relying upon a copy of this instrument certified by said attorney to be a true copy hereof and shall be protected in relying upon the written certificate of said attorney that said attorney has not at such time received a written revocation of this instrument from me, and/or as to the identity and authority of any substitute or successor appointed pursuant to the terms hereof, and/or as to whether any of the persons authorized to act hereunder is unavailable so to act, so as to authorize some other person to act hereunder, and I hereby declare that as against me and all persons claiming under me everything which my attorney shall do or cause to be done pursuant hereto shall be valid and effectual in favor of any person claiming the benefit thereof who, at the time of the doing thereof, shall have relied upon any such certification made by said attorney.

This Durable Power of Attorney shall be valid and binding notwithstanding the fact that the same shall not be recorded. In the event that recording is required for effecting any transaction with respect to the described real estate, then I authorize and direct my attorney-in-fact or any other person acting for me or on my behalf to record this document in any appropriate public or governmental office.

This instrument may be executed in any number of counterparts, and all of said counterparts shall constitute but one and the same instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 23 day of Oct, 2001.


PENNEY K. LIMBACH

STATE OF MISSOURI)
) ss.
COUNTY OF SCOTT)

On this 23 day of October, 2001, before me personally appeared **PENNEY K. LIMBACH**, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that she executed the same as her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal at my office in the state and county aforesaid, the day and year first above written.


Notary Public

My commission expires:

12/14/04

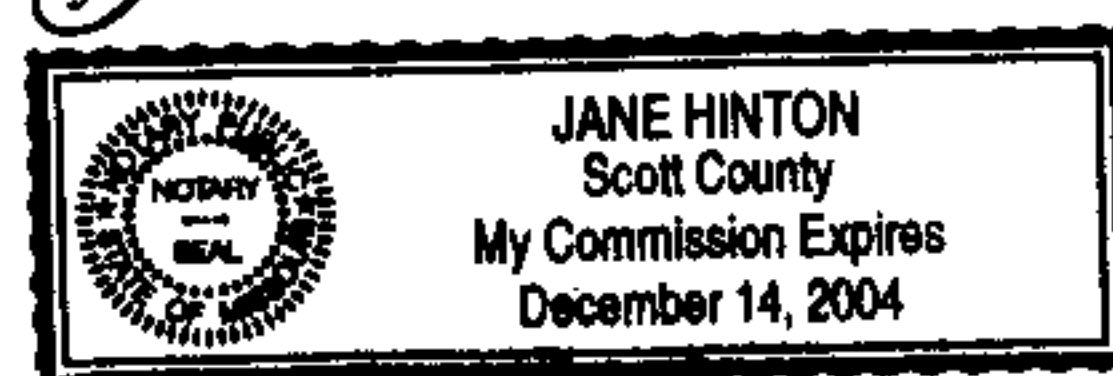


EXHIBIT "A"

LOT 59, ACCORDING TO THE SURVEY OF QUAIL RUN, AS RECORDED IN MAP BOOK 7, PAGE 22, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Inst # 2001-48410

**11/08/2001-48410
07:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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