
LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA
COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS, that I, **JoAnne Farris Enck** (hereinafter referred to as "Principal"), do by these presents make, constitute and appoint, **Janet Farris Standridge**, as my true and lawful agent and attorney-in-fact (hereinafter referred to as "Agent") to do and perform for us and in my name, place, and stead, and for my use and benefit, to execute the Mortgage and Security Agreement, and any and all other documents necessary to complete the financing of the following described real estate, situated in Shelby County, Alabama, to-wit:

See attached Exhibit "A".


including, but not limited to the Construction Loan Agreement, Assignment of Rents and Leases, Environmental Indemnity Agreement, Borrower's Affidavit, Business Purpose Statement, Closing Statement, Draw Request, and any and all affidavits and other documents required for said financing.

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

IN WITNESS WHEREOF, the undersigned have executed this limited power of attorney on the 12 day of January, 2002.

 [Seal]
JoAnne Farris Enck

01/25/2002-04431
11:10 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CH 20.00

Limited Power of Attorney - Page 1

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STATE OF GEORGIA)
Fulton COUNTY)

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that, **JoAnne Farris Enck**, 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 12 day of January, 2002.

[NOTARY SEAL]

Bradley Nall

Notary Public

My Commission Expires: _____

Notary Public, Fulton County, Georgia
My Commission Expires April 6, 2003

This Instrument Prepared by:
Claude McCain Moncus, Esq.
CORLEY, MONCUS & WARD, P.C.
400 Shades Creek Parkway, Suite 100
Birmingham, Alabama 35209
(205) 879-5959

EXHIBIT "A"

Commence at the NE corner of Lot 215 of Cedar Grove at Sterling Gate, Sector 2, Phase 5, as recorded in Map Book 28, Page 91, said point being the POINT OF BEGINNING; thence North 33 degrees 19 minutes 57 seconds East, a distance of 20.00 feet; thence North 38 degrees 24 minutes 44 seconds East, a distance of 75.76 feet; thence North 00 degrees 31 minutes 48 seconds East, a distance of 898.64 feet; thence South 58 degrees 10 minutes 21 seconds West, a distance of 154.34 feet; thence North 32 degrees 08 minutes 57 seconds West, a distance of 186.60 feet; thence South 44 degrees 34 minutes 49 seconds West, a distance of 44.98 feet; thence North 44 degrees 33 minutes 21 seconds West, a distance of 169.54 feet to a point, said point lying on the Northwesternly right of way of an unrecorded road (50 foot right of way), said point also being the beginning of a non tangent curve to the right, having a radius of 475.00 feet, a central angle of 00 degrees 15 minutes 52 seconds, and subtended by a chord which bears South 45 degrees 34 minutes 35 seconds West, and a chord distance of 2.19 feet; thence along the arc of said curve and leaving said right of way, a distance of 2.19 feet; thence North 44 degrees 17 minutes 29 seconds West, a distance of 121.84 feet; thence South 51 degrees 30 minutes 49 seconds West, a distance of 32.85 feet; thence North 31 degrees 16 minutes 45 seconds West, a distance of 236.68 feet; thence South 41 degrees 48 minutes 18 seconds West, a distance of 29.64 feet; thence South 53 degrees 49 minutes 07 seconds West, a distance of 81.62 feet; thence South 65 degrees 49 minutes 56 seconds West, a distance of 81.62 feet; thence South 77 degrees 50 minutes 45 seconds West, a distance of 81.62 feet; thence South 89 degrees 51 minutes 34 seconds West, a distance of 67.77 feet; thence South 01 degrees 35 minutes 05 seconds East, a distance of 187.61 feet; thence South 30 degrees 15 minutes 54 seconds East, a distance of 955.48 feet; thence South 40 degrees 51 minutes 41 seconds East, a distance of 91.91 feet; thence South 56 degrees 43 minutes 24 seconds East, a distance of 89.65 feet; thence South 56 degrees 40 minutes 03 seconds East, a distance of 282.07 feet to the POINT OF BEGINNING.

Situated in Shelby County, Alabama.

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