

LIMITED DURABLE POWER OF ATTORNEYSTATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that I, **David N. Jeffery and wife, Sandra D. Jeffery**, (hereinafter referred to as "Principals"), do by these presents make, constitute and appoint, **Laura Cardwell**, as our true and lawful agent 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 mortgage, note, closing statement, and any and all other documents necessary to complete the purchase of the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 443, according to the Survey of Forest Parks, 4th Sector, 2nd Phase, as recorded in Map Book 23, Page 111, in the Probate Office of Shelby County, Alabama.

Also Known As: 119 Conroy Road, Sterrett, Alabama 35147


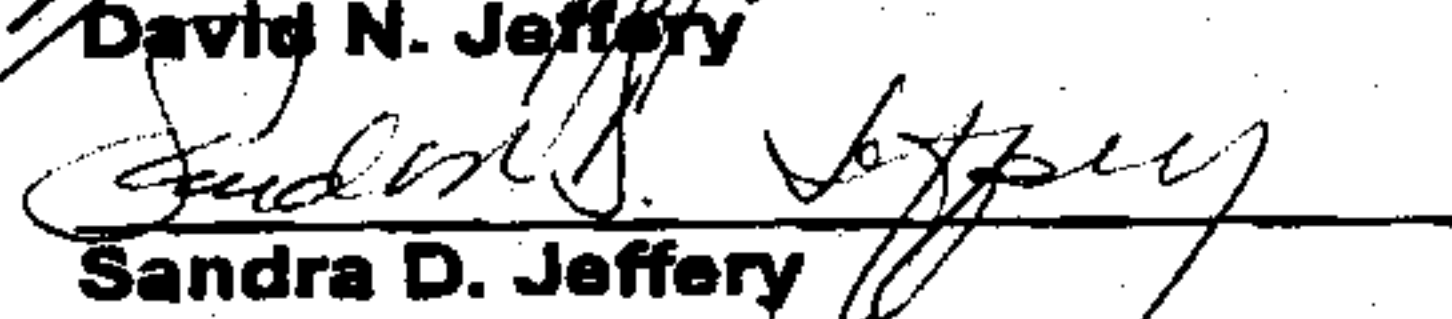
including, but not limited to the Settlement Statement, HUD Certification, Lien Waiver and any other documents required for said purchase and conveyance.

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 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 January, 2002.


David N. Jeffery

Sandra D. Jeffery

STATE OF Colorado
Arapahoe COUNTY

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **David N. Jeffery and Sandra D. Jeffery**, whose name are signed to the foregoing document, and who are known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, they executed the same voluntarily on the day the same bears date.

Given under my hand this the 18 day of January, 2002.


Notary Public
My Commission Expires: 11-28-03

02/05/2002-06078
10:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 14.00

Inst # 2002-06078