

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA}
COUNTY OF SHELBY }

KNOW ALL MEN BY THESE PRESENTS, that **DAVID J. ANDERSON**, whose address is 25 Mead Street, New Canaan, CT 06840, (hereinafter referred to as "Principal") does by these presents make, constitute and appoint, **DAWN L. ANDERSON** and/or his 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 Construction and Permanent Mortgage Loans on the below described property being more particularly described as the following real estate, situated in Shelby County, Alabama:

Lot 621, according to the Survey of Greystone Legacy, 6th Sector, as recorded in Map Book 29, Page 21, in the Probate Office of Shelby County, Alabama.

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 SouthTrust Mortgage Corporation, its successors and/or assigns., loan to be in the amount of One Million Three Hundred Two Thousand Dollars (\$1,302,000.00) for a term of 25 years with the interest rate based on the London Interbank Offered Rate (LIBOR rate) at a beginning interest rate of 4.25%. The Adjustable Rate Mortgage offering a one month adjustment period, 25 year term with the first 10 years interest only and the principal amortized over the remaining 15 years and an equity line of credit in the amount of \$372,000.00 to either SouthTrust Mortgage Corporation or SouthTrust Bank, loan to be interest only floating at SouthTrust Bank's prime rate.

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.

CLAYTON T. SWEENEY, ATTORNEY AT LAW

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 29th Day of May, 2002.

Joanne Peck
Witness


DAVID J. ANDERSON

STATE OF N.Y. }
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, he executed the same voluntarily on the day the same bears date.

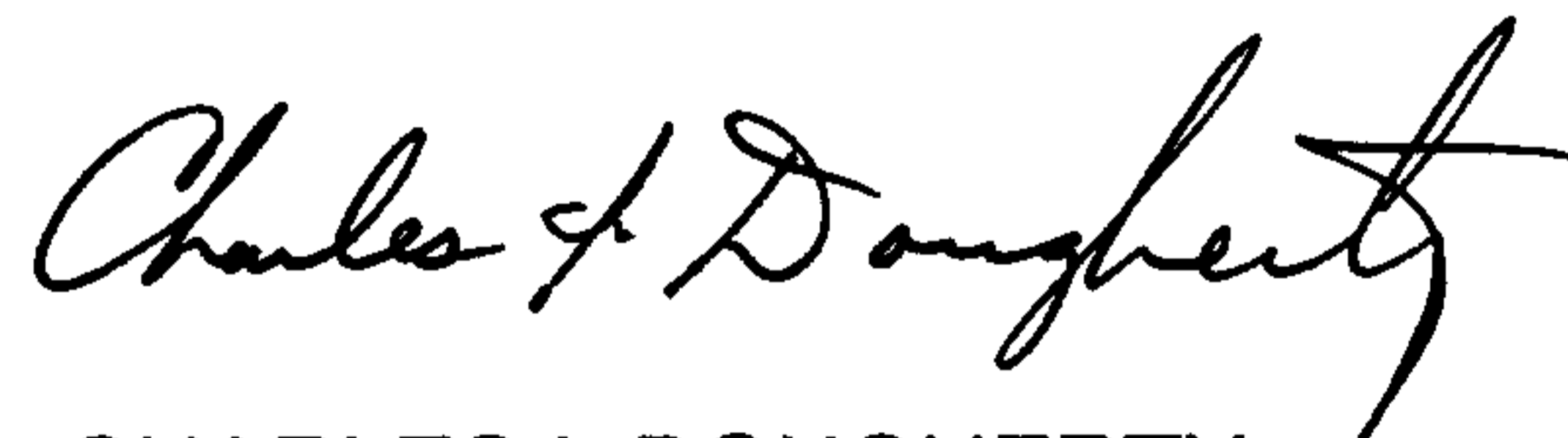
Given under my hand this the 29th Day of May, 2002.

NOTARY PUBLIC

(AFFIX SEAL)

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

My commission expires:



CHARLES I. DOUGHERTY
Notary Public, State of New York
No. 30-4898317
Qualified in Nassau County
Commission Expires June 8, 2003