LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

Lot 72, according to the Survey of Savannah Pointe Sector II Phase IV, as recorded in Map Book 29, Page 45, in the Probate Office of Shelby County, Alabama.

with a property address of 906 Savannah Lane, Calera, AL 35040, 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 ABN AMRO Mortgage Group, Inc., the first mortgage loan to be in the amount of One Hundred Ten Thousand Eight Hundred Eighty-Eight and 00/100 Dollars (\$110,888.00). for a term of 30 years, said loan being at a beginning interest rate of 6.875%.

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 12th day

of July 2002

Keiner Duras Withess

TON T. SWEENEY, ATTORNEY AT LA

STATE OF Tapana
COUNTY OF Talana

20020708000315690 Pg 2/2 14.00 Shelby Cnty Judge of Probate, AL 07/08/2002 14:21:00 FILED/CERTIFIED

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JENNIFER S. NEILSON, 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 Aday of

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(AFFIX SEAL)

My commission expires:

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