

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **VINCENT L. McVITTIE**, whose address is **8605 Timberidge Place, NW, Albuquerque, NM 87114** (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **WILLIAM HONEYCUTT**, and/or his/her designated representative as our 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 the Mortgage Loan on the below described property being more particularly described as the following real estate, situated in **Shelby County, Alabama**, to-wit:

Lot 113, according to the Final Record Plat of Greystone Farms, Milner's Crescent Sector - Phase 2, as recorded in Map Book 21, page 33, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

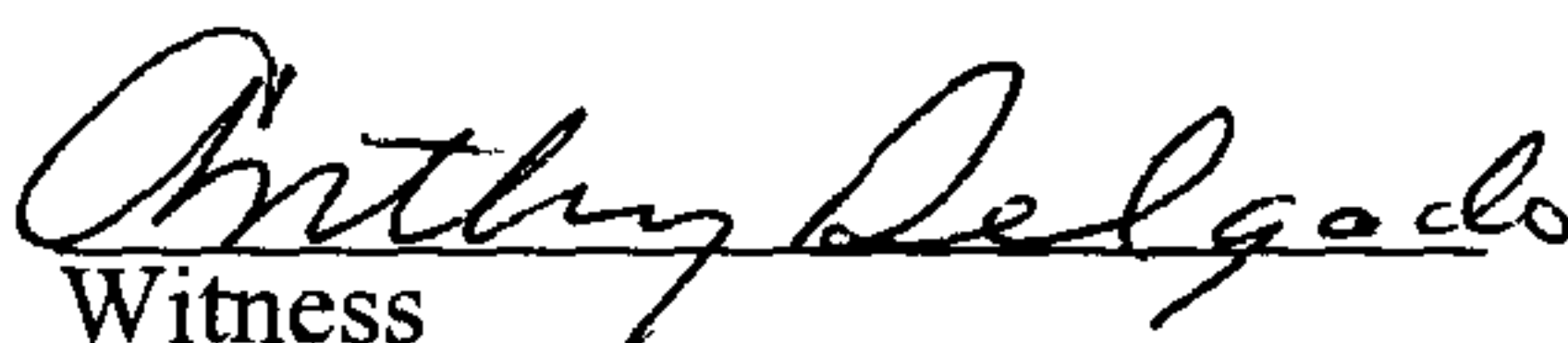
with a property address of **4012 Milner Way, Birmingham, AL 35242**, including, but not limited to the Note, Mortgage, any applicable Riders thereto, Settlement Statement, HUD Certification, FNMA 1009 Affidavit and Agreement, Name Affidavit, Compliance Agreement, Truth-in-Lending Statement, Lien Waiver and any other documents required for said loan for the above described property to **GMAC Mortgage Corporation**, first mortgage loan to be in the amount of **Two Hundred Seventy-Six Thousand and 00/100 Dollars (\$276,000.00)** for a term of **360 months** with an initial interest rate of **5.0%** for the first five (5) years and said rate being adjusted each year thereafter.

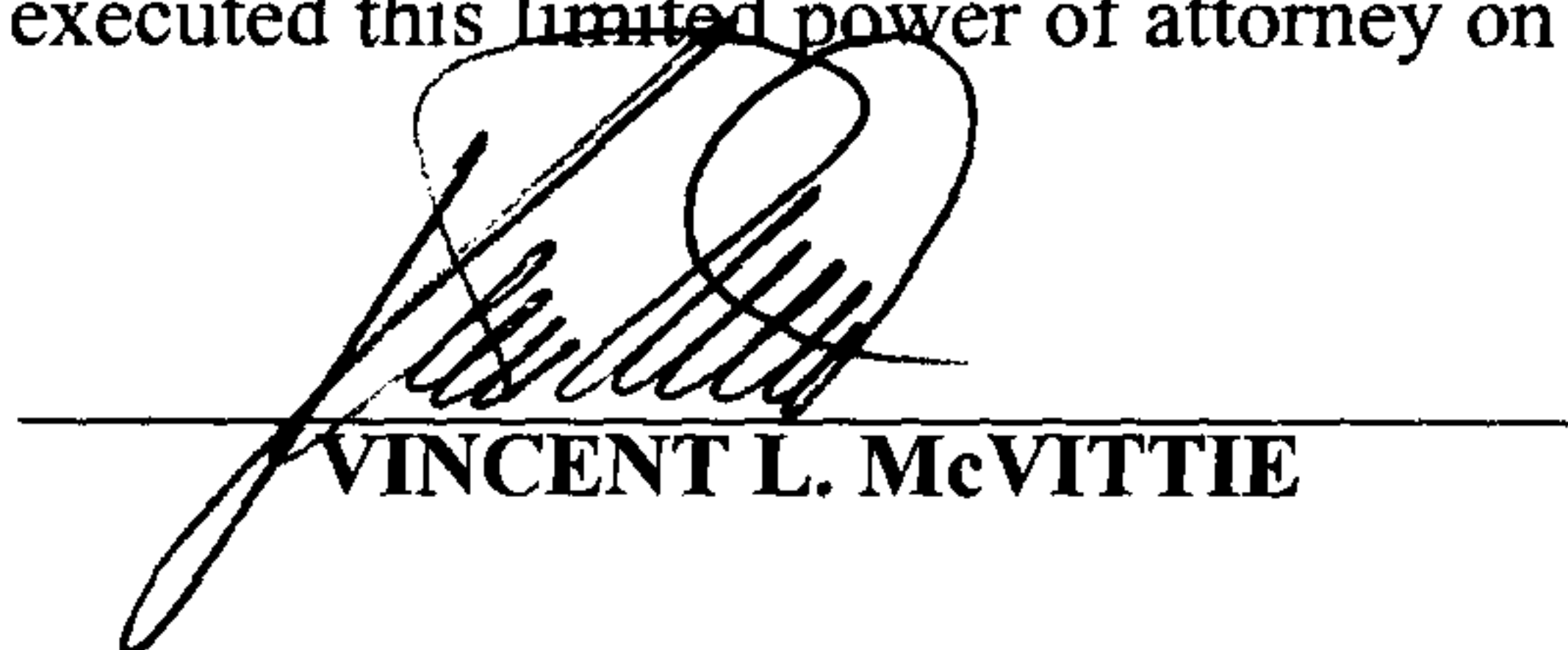
I further give and grant unto my said attorney-in-fact and agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my Agent shall lawfully do or cause to be done by virtue hereof.

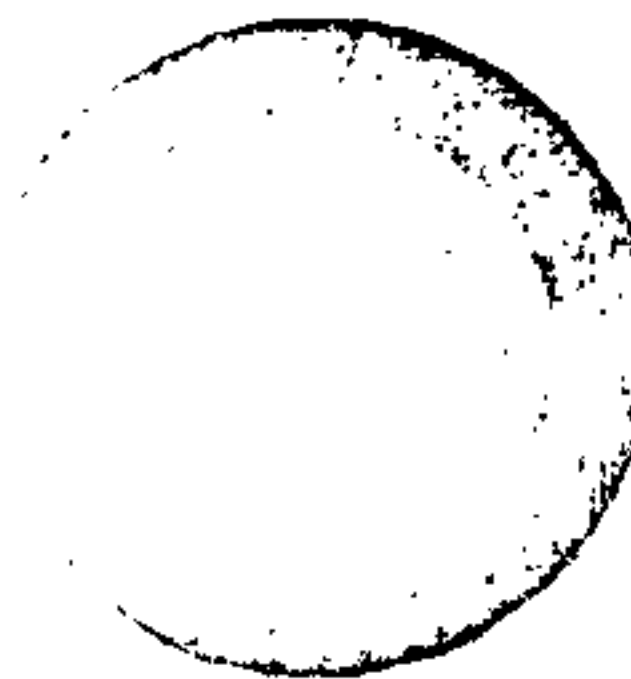
This power of attorney shall not be effected by disability, incompetency, or incapacity of Principal.

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 therefor, 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 26 day of June, 2002.


Witness


VINCENT L. McVITTIE



OFFICIAL SEAL
TRACIE HILSON
NOTARY PUBLIC-STATE OF NEW MEXICO

My commission expires: 1/4/2004

STATE OF New Mexico
COUNTY OF Sandoval

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **VINCENT L. McVITTIE**, 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/he executed the same voluntarily on the day the same bears date.

Given under my hand this the 26 day of June, 2002.

(AFFIX SEAL)

Tracie Hilson

Notary Public

My commission expires: 1/4/2004

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