

POWER OF ATTORNEY Limited

KNOW ALL MEN BY THESE PRESENTS, That I RENEE S. DYKES, a legal resident of the State of Mississippi, United States of America, have made, constituted and appointed, and by these presents do make, constitute and appoint DARRYL DYKES, my true and lawful attorney, to act in my behalf and for my use and benefit and as my act and deed to execute the Promissory Note, Security Instrument, HUD-1 Settlement Statement and any other documents which may be required in the closing of the following described loan:

Cendant Mortgage Company - Loan No. 0019506161

On the following real property located at 2020 Oak Meadows Place, Birmingham, Shelby County, State of Alabama, more specifically described to-wit:

See Attached Exhibit "A"

GIVING AND GRANTING unto my said attorney full power and authority to execute said documents.

THIS POWER OF ATTORNEY shall not be affected by my disability, incompetency, or incapacity. It is intended that this power of attorney is to become effective immediately upon execution and shall continue in effect during and subsequent disability, incompetency or incapacity as provided by 26-1-2, Code of Alabama 1975.

AND I HEREBY declare that the execution of loan documents done hereunder by my said attorney shall be binding on myself, and my heirs, legal and personal representatives and assigns.

THIS POWER OF ATTORNEY is specifically limited to the acts specified herein and shall terminate immediately upon the satisfactory closing of the above identified loan.

Allison, Many

IN WITNESS WHEREOF, I have executed this Limited Power of Attorney this, the <u>/2</u> day of July, 2002.

RENEE S. DYKES

STATE OF MISSISSIPPI)
COUNTY OF Hallson

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that RENEE S. DYKES, whose name is signed to the foregoing Power of Attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of the Power of Attorney, she executed the same voluntarily, on the day the same bears date.

Given under my hand and official seal, this 12 day of July, 2002.

NOTARY PUBLIC

My Commission Expires:

Notary Public State of Mississippi At Large My Commission Expires: September 15, 2003 Bonded Thru Helden, Brooks & Garland, Inc.

EXHIBIT "A"

Lot 32, according to the Survey of Oak Meadow, 2nd Sector, as recorded in Map Book 32, Page 79, in the Probate Office of Shelby County, Alabama.