

LIMITED POWER OF ATTORNEY

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that I, **GERALD A. BEAUBIEN**, (Principal), do by these presents make, constitute and appoint **DAWN KIRKLAND** as my 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 any and all documents necessary to purchase and mortgage the property located at 1312 COVE LAKE CIRCLE in Birmingham, Alabama 35242 Shelby County, Alabama. The powers granted shall include the power to execute and deliver any and all contracts, amendments to contracts, notes, mortgages, truth in lending statements, lien waivers, settlement statements, limited powers of attorney, etc. required to consummate the purchase and mortgage of the subject property described below:

LOT 84 ACCORDING TO THE SURVEY OF THE AMENDED MAP OF THE COVE AT GREYSTONE, PHASE I AS RECORDED IN MAP BOOK 6, PAGE 39 A & B IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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 said Agent shall lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall not be affected by disability, incompetency, or incapacity of Principal.

The execution and delivery by my Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my Agent's approval of the consideration therefore, and of the form and contents thereof, and that my 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 19 day of DECEMBER, 2002.


GERALD A. BEAUBIEN

STATE OF ALABAMA
JEFFERSON COUNTY

I, GENE W. GRAY, JR., a Notary Public in and for the said County and State hereby certify that **GERALD A. BEAUBIEN** whose name is signed to the foregoing Limited Power of Attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of this Limited Power of Attorney, he executed the same voluntarily on the date the same bears date.

Given under my hand and official seal this 19 of DECEMBER, 2002.



NOTARY PUBLIC
COMMISSION EXPIRES: 11/09/06

PREPARED BY:

GENE W. GRAY, JR.
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