

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **CATHY L. SEWELL**, whose address is 17069 Gulf Pine Circle, Wellington, FL 33414 (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint, **ROY J. SEWELL**, 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 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 725, according to the Survey of Greystone Legacy, 7th Sector, as recorded in Map Book 30 page 43 A, B & C, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

with a property address of **1080 Royal Mile Lane, Birmingham, Alabama 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 **WELLS FARGO HOME MORTGAGE, INC.**, the mortgage loan to be in the amount of **Three Hundred Fifteen Thousand and 00/100 Dollars (\$315,000.00)**, for a term of **30 years**, said loan being at a fixed interest rate of **5.125%**.

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.

CLAYTON T. SWEENEY, ATTORNEY AT LAW

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 28th day
of March, 2003.

Ali Lynn
Witness

Cathy L. Sewell
CATHY L. SEWELL

STATE OF Florida
COUNTY OF Palm Beach

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **CATHY L. SEWELL**, 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 28 day of March, 2003.

(AFFIX SEAL)

Betty A. Lehw
Notary Public

My commission expires:



Betty A Lehw
My Commission DD188324
Expires February 25, 2007

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