

**LIMITED DURABLE POWER OF ATTORNEY**

STATE OF ALABAMA)

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **Melissa S. Breland**, whose address is **1152 Santa Maria Court, Mobile, AL 36693** (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **Daniel R. Breland** 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 178 A, a Resurvey of Lot 178, Chandalar South, Third Sector, and a 28 foot wide strip of land bordering on the Southeast line of Lot 178, as recorded in Map Book 15 page 65, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

with a property address of **2592 Chandalar Lane, Pelham, AL 35124**, 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 **Charter One Mortgage Corporation** first mortgage loan to be in the amount of **One Hundred Nineteen Thousand Nine Hundred 00/100 Dollars (\$119,900.00)** for a term of **360 months** with an interest rate of **5.625%** and a second mortgage loan to **Charter One Mortgage Corporation** in the amount of **Fourteen Thousand Nine Hundred Fifty and 00/100 Dollars (\$14,950.00)** for a term of **360 months** with an interest rate of **7.0%**.

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 12 day of May, 2003.

Amanda Russell  
Witness

Melissa S. Breland  
Melissa S. Breland

STATE OF Alabama)  
COUNTY OF Mobile)

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **Melissa S. Breland** 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 12 day of May, 2003.

(AFFIX SEAL)

Amanda Russell  
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Apr 26, 2005  
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS

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

CLAYTON T. SWEENEY, ATTORNEY AT LAW