20030806000513380 Pg 1/1 11.00
Shelby Cnty Judge of Probate,AL
08/06/2003 13:28:00 FILED/CERTIFIED

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

KNOW ALL MEN BY THESE PRESENTS, that, **Vickie B. Thomas**, whose address is 745 Bailey Brook Circle, Hoover, Al 35244, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint, **Edwin L. Thomas**, 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 First Mortgage Loan and a Home Equity Line of Credit on the below described property being more particularly described as the following real estate, situated in Shelby County, Alabama, to-wit:

Lot 2156, according to the Map of Highland Lakes, 21st Sector, Phase I & II, an Eddleman Community, as recorded in Map Book 30, Page 6, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, A Residential Subdivision, as recorded in Inst. # 1994-07111 and amended in Inst. # 1996-17543 and further amended in Inst. # 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, A Residential Subdivision, 21st Sector, Phase I & II, recorded as Inst. # 20020716000332740 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").
Mineral and mining rights excepted

with a property address of **118 Salisbury Lane 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 all documents necessary to obtain a First Mortgage Loan required for said loan for the above described property to **Liberty Mortgage Corporation** the mortgage loan to be in the amount of **Two Hundred Eighty-Three Thousand Six Hundred Dollars 00/100 ($283,600.00)**, amortized over a term of **30 years**, with a fixed rate of interest being 5.0% and a Home Equity Line of Credit from Liberty Mortgage Corporation in the amount of Fifty Three Thousand One Hundred Fifty Dollars 00/100 ($53,150.00) tied to the Prime Rate plus 3.25%.

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 21st day of July 2003.

Vickie B. Thomas

______________ Witness

Vickie B. Thomas

STATE OF ALABAMA }
COUNTY OF JEFFERSON}

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **Vickie B. Thomas**, 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 21st day of July 2003.

(AFFIX SEAL)

Notary Public

My commission expires: 6-5-2007

This 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