

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that **Johnna Waller**, whose address is 12105 Kenley Way, Birmingham, AL 35242 hereinafter referred to as "Principal"), does by these presents make, constitute and appoint, **David Waller**, 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, Alabama, to-wit:

Lot 206, according to the Survey of Highland Lakes, 2nd Sector, as recorded in Map Book 20, Page 150, in the Probate Office of Shelby County, Alabama.

with a property address of **1246 Highland Lakes Trail, 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 documents required for said loan for the above described property to **Homecomings Financial Network**, the mortgage loan to be in the amount of **Sixty Hundred Twenty-One Thousand Dollars 00/100 (\$621,000.00)**, amortized over a term of **30 years**, with a fixed rate of interest being **7.25%**.

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 terminate on November 30, 2003.

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 October, 2003.

Witness



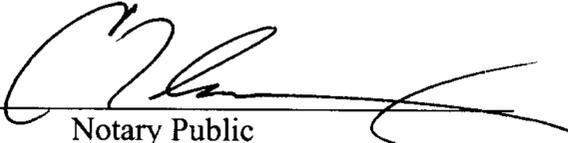
Johnna Waller

STATE OF ALABAMA }
COUNTY OF JEFFERSON }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **Johnna Waller**, 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 executed the same voluntarily on the day the same bears date.

Given under my hand this the 21st day of October 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