LIMITED DURABLE POWER OF ATTORNEY

20031218000814820 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 12/18/2003 12:54:00 FILED/CERTIFIED

STATE OF ALABAMA) COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, Anna Liza Soto whose address is 1923 Pincher Creek, Spring, Texas 77386, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint, Jesus Soto, Jr. 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 1612, according to the Survey of Brook Highland, 16th Sector, Phase II, an Eddleman Community, as recorded in Map Book 28, Page 16, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

with a property address of 1546 Wingfield Court, 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 Wells Fargo Home Mortgage, Inc., first Mortgage loan to be in the amount of Three Hundred Eighty-Eight Thousand Dollars 00/100 (\$388,000.00), amortized over a term of 30 years, with a fixed rate of interest being 4.375% and a second mortgage loan which will be an equity line of credit based on a variable rate of interest to Wells Fargo Bank, NA in the amount of Forty Eight Thousand Five Hundred and 00/100 Dollars (\$48,500.00).

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 day of

November, 2003

Witness

STATE OF

COUNTY OF Montgomery

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Anna Liza Soto, 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 day of November 2003.

(AFFIX SEAL)

My commission expires: 091

Anna Liza Soto

CELESTE P. SWEET NOTARY PUBLIC, State of Texas My Commission Expires September 26, 2007