


**POWER OF ATTORNEY
Limited**


20040824000475130 Pg 1/2 15.00
Shelby Cnty Judge of Probate, AL
08/24/2004 14:51:00 FILED/CERTIFIED

KNOW ALL MEN BY THESE PRESENTS, That I, ANDRES M. DUANY, a legal resident of the State of Florida, United States of America, have made, constituted and appointed, and by these presents do make, constitute and appoint DIANE L. DORNEY, my true and lawful attorney, to act in my behalf and for my use and benefit and as my act and deed to execute the Promissory Note, Security Instrument, HUD-1 Settlement Statement and any other documents which may be required in the closing of the following described loan:

COASTAL MORTGAGE SERVICES, INC.
a/k/a COASTAL FUNDING GROUP

on the following described real property located in Shelby County, State of Alabama, to-wit:

Lot 7-29, Block 7, according to the map of Mt. Laurel-Phase 1A, Map Book 27, Page 72A & B, as recorded in the office of the Judge of Probate of Shelby County, Alabama; with a street address of 34 Abbot Square, Birmingham, AL 35242;

As well as,

Lot 7-25, Block 7, according to the map of Mt. Laurel-Phase 1A, Map Book 27, Page 72A & B, as recorded in the office of the Judge of Probate of Shelby County, Alabama; with a street address of 26 Abbot Square, Birmingham, AL 35242.

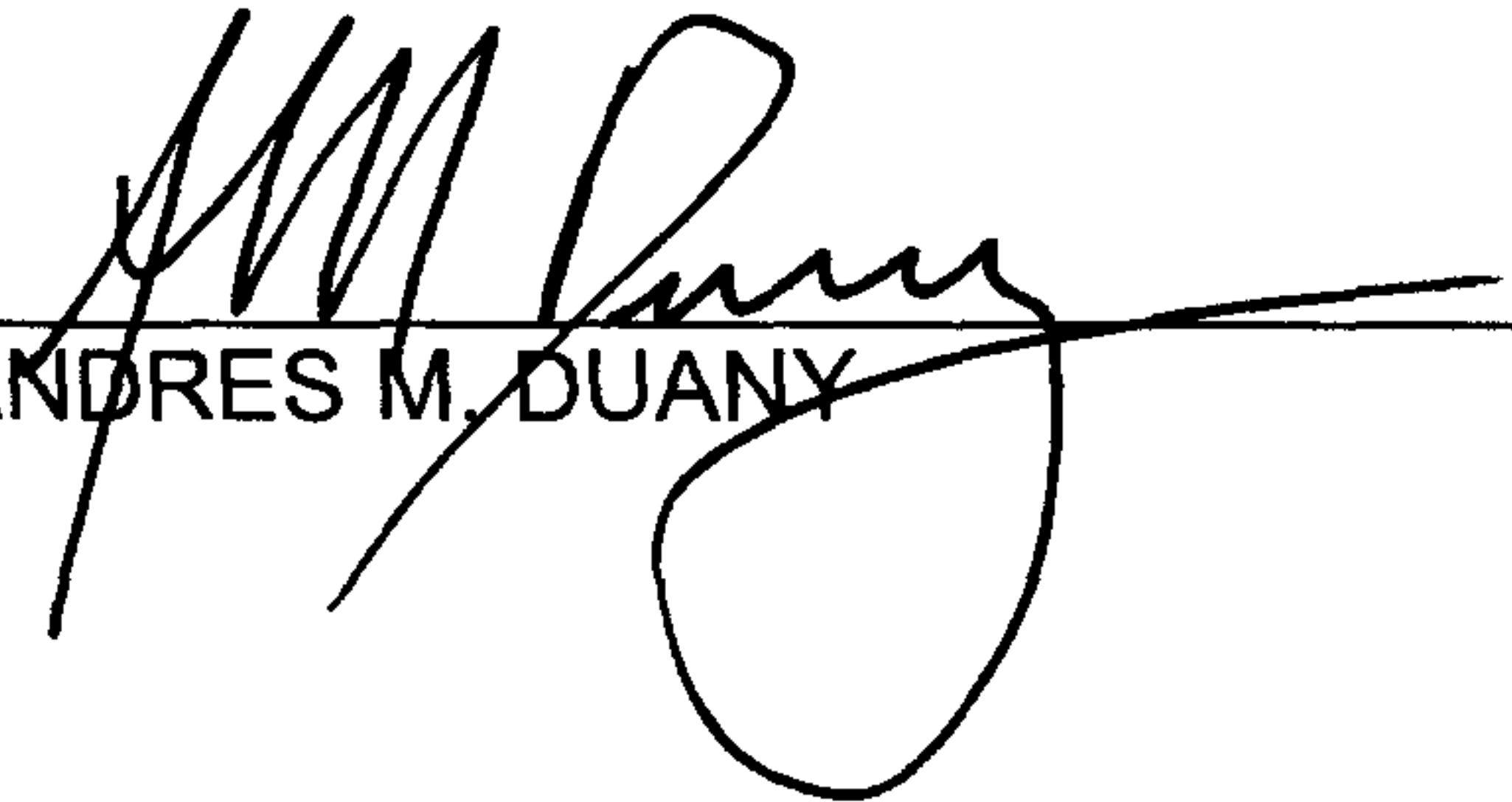
GIVING AND GRANTING unto my said attorney full power and authority to execute said documents.

THIS POWER OF ATTORNEY shall not be affected by my disability, incompetency, or incapacity. It is intended that this power of attorney is to become effective immediately upon execution and shall continue in effect during and subsequent disability, incompetency or incapacity as provided by 26-1-2, Code of Alabama 1975.

AND I HEREBY declare that the execution of loan documents done hereunder by my said attorney shall be binding on myself, and my heirs, legal and personal representatives and assigns.

THIS POWER OF ATTORNEY is specifically limited to the acts specified herein and shall terminate immediately upon the satisfactory closing of the above identified loan.

IN WITNESS WHEREOF, I have executed this Limited Power of Attorney
this, the 24 day of July, 2004.

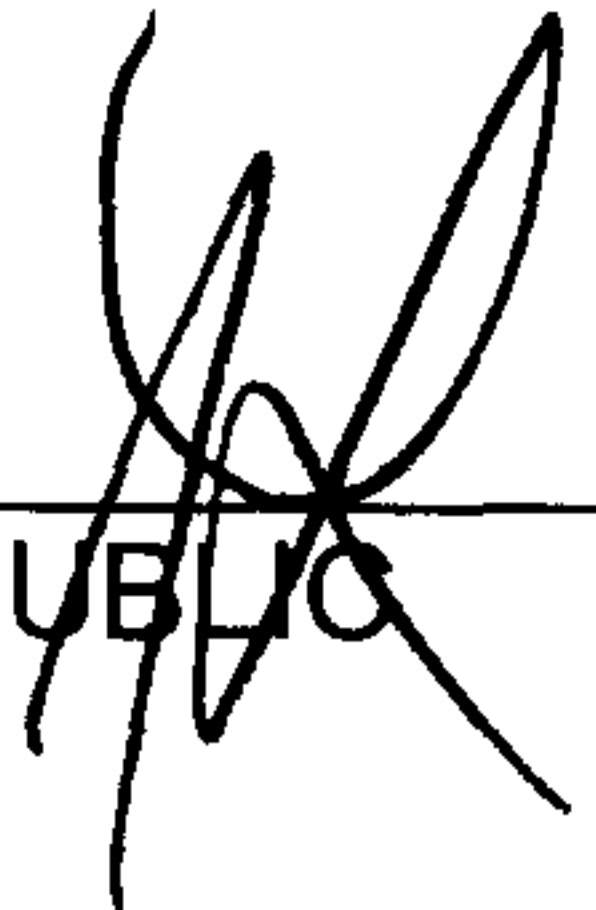


ANDRES M. DUANY

STATE OF FL.)
Dade COUNTY)

I, the undersigned authority, a Notary Public in and for said County and
State, hereby certify that ANDRES M. DUANY, whose name is signed to the
foregoing Power of Attorney, and who is known to me, acknowledged before me
on this day that, being informed of the contents of the Power of Attorney, he/she
executed the same voluntarily, on the day the same bears date.

Given under my hand and official seal, this 24 day of July,
2004.



NOTARY PUBLIC

My Commission Expires:
3-11-05