



**LIMITED DURABLE POWER OF ATTORNEY**

STATE OF ALABAMA)  
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that **Ashley H. Serra**, whose address is 5421 Woodford Drive Birmingham, AL 35242 (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint, **Kevin A. Serra**, 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 837, according to the Survey of Greystone Legacy 8<sup>th</sup> Sector Phase II, as recorded in Map Book 31, Page 54 A, B and C, in the Probate Office of Shelby County, Alabama.**

with a property address of **5421 Woodford Drive, 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 **New South Federal Savings Bank**, the mortgage loan to be in the amount of **Five Hundred Sixty Thousand Dollars 00/100 (\$560,000.00)**, amortized over a term of **30 years**, with a fixed rate of interest being **5.75%**.

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 3 day of February, 2005.

[Signature]  
Witness

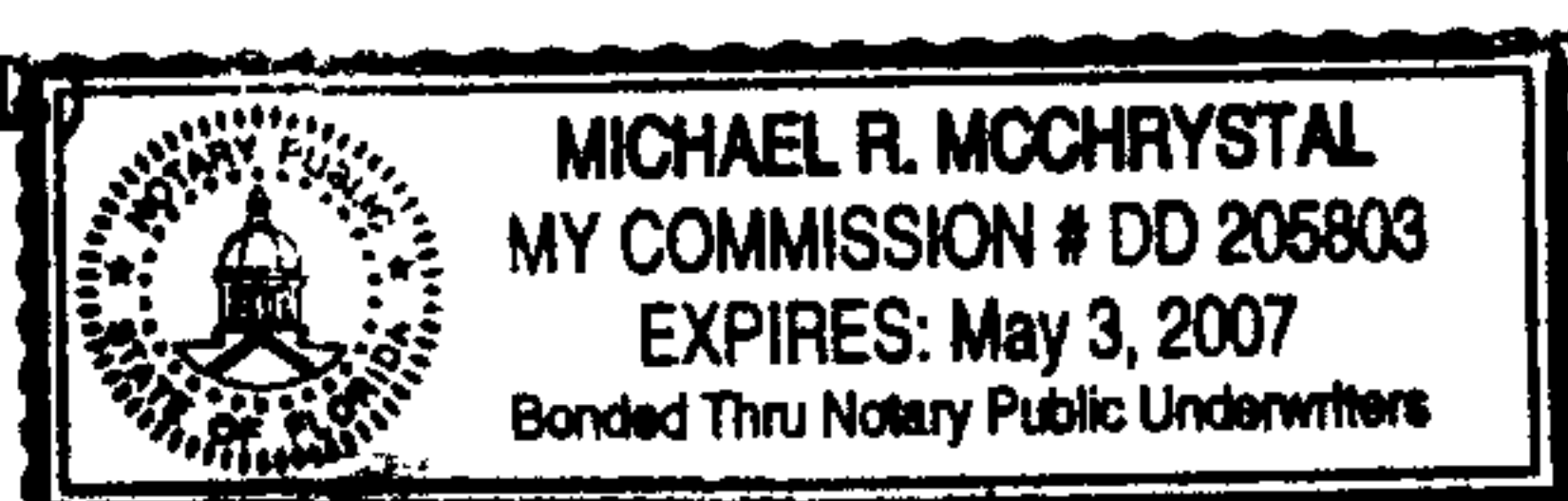
[Signature]  
**Ashley H. Serra**

STATE OF Florida }  
COUNTY OF Dade }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **Ashley H. Serra**, 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 3rd day of February, 2005.

(AFFIX SEAL)



[Signature]  
Notary Public

My commission expires: 5/3/07

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