

20050518000240830 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
05/18/2005 01:27:15PM FILED/CERT

STATE OF ALABAMA:
SHELBY COUNTY:

DURABLE SPECIAL POWER OF ATTORNEY

I, **Susan S. Rigby of 2809 Park Center Drive, Alexandria VA 22302** do hereby appoint **William H. Rigby of 2809 Park Center Drive, Alexandria VA 22302** as my true and lawful attorney-in-fact, for me and in my name, place, and stead, and for my use and benefit: To execute all documents and instruments in connection with the closing of two (2) purchase money loans and mortgages of property located at **208 Belvedere Drive, Birmingham AL 35242** and more particularly described as follows, To-Wit:

Lot 30, according to the Survey of Villa's Belvedere, as recorded in Map Book 29, Page 27, in the Probate Office of Shelby County, Alabama.

on such terms and conditions as follows:

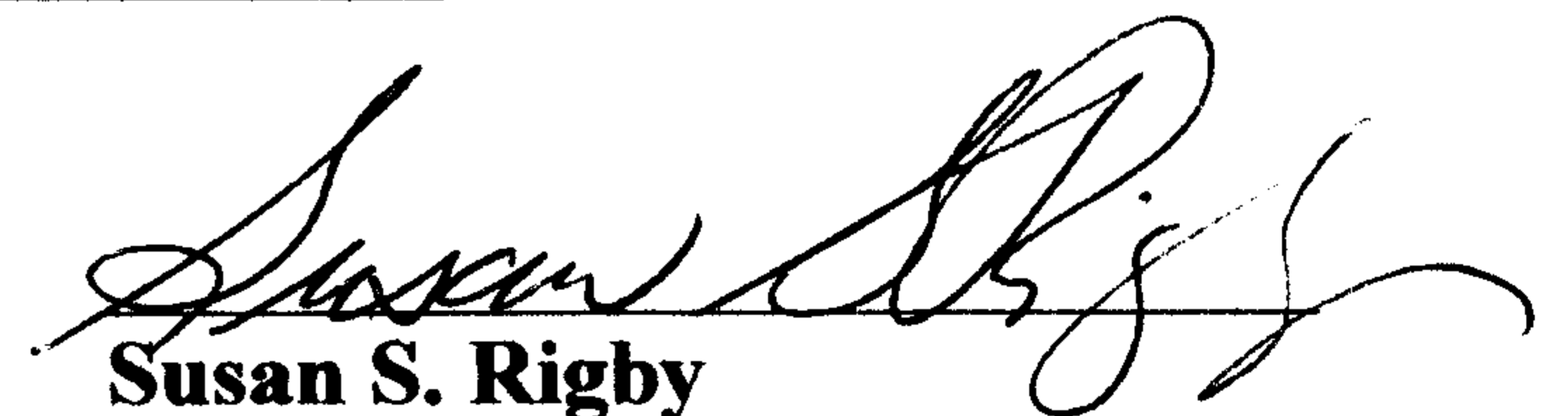
Lender: **HMSV-USB Lending, LLC, d/b/a MortgageSouth**
Loan Amount: **\$216,712 1st Mortgage**
\$ 27,089 2nd Mortgage
Interest Rate: **5.500% 1st Mortgage**
TBD % 2nd Mortgage
Term: **30 Years 1st Mortgage**
TBD Years 2nd Mortgage

and any further terms and conditions as he/she may deem necessary and proper, and to sign, execute and deliver, in my name or otherwise, all such instruments as may be required in connection with the closing of the loan for and mortgaging said property, and to do such other acts as I might do in executing said acts.

I further give and grant unto my said attorney-in-fact full power and authority to do and perform every act necessary and proper to be done in 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 said attorney shall lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall not be affected by my disability, incompetency or incapacity.

Executed this the 11 day of **May, 2005** at ~~Alexandria~~, _____ County, VA.
FAIRFAX


Susan S. Rigby



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STATE OF VIRGINIA
COUNTY OF FAIRFAX

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that **Susan S. Rigby**, whose name is signed to the foregoing Durable Special Power of Attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the said Durable Special Power of Attorney, (s)he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 11th day of **May, 2005**.

Abdul-Halim Osmail

(SEAL)

NOTARY PUBLIC

My Commission Expires: 03-31-2009

This Instrument Prepared By:

W. Russell Beals, Jr., Attorney at Law

BEALS & ASSOCIATES, P.C.

4898 Valleydale Road

Birmingham, Alabama 35242