



20050825000439730 1/2 \$14.00  
 Shelby Cnty Judge of Probate, AL  
 08/25/2005 03:57:43PM FILED/CERT

## LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA}  
 COUNTY OF SHELBY}

KNOW ALL MEN BY THESE PRESENTS, that **LELETTRICE HINES-PUGH**, whose address is 367 Riverlyn Dr. Fayetteville AR 72703, (hereinafter referred to as APrincipal@) does by these presents make, constitute and appoint, **GEORGE PUGH** and/or his designated representative as my true and lawful agent(s) and Attorney-in-Fact (hereinafter referred to as AAgent@) 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 a Mortgage Loan on the below described property being more particularly described as the following real estate, situated in SHELBY County, Alabama:

**Lot 2219, according to the Map of Highland Lakes, 22nd Sector, Phase I, an Eddleman Community, as recorded in Map Book 33, Page 79, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.**

**Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 and amended in Inst. #1996-17543 and further amended in Inst. # 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 22nd Sector, Phase I, recorded as Instrument No. 20040823000471390 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration"). Mineral and mining rights excepted.**

with a property address of 191 Sheffield Lane, Birmingham, AL 35242, including, but not limited to the Notes, Mortgages, any applicable Riders thereto, Settlement Statements, HUD Certifications, FNMA 1009 Affidavit and Agreements, Name Affidavits, Compliance Agreements, Truth in Lending Statements, Lien Waivers and any other documents required for said loans for the above described property from SunTrust Mortgage, Inc., its successors and/or assigns, said Mortgage Loan to be in the amount of Four Hundred Seven Thousand Four Hundred Dollars and 00/100's (\$407,400.00) for a term of 30 years with the interest rate based on the London Interbank Offered Rate (LIBOR rate) at an initial interest rate of 5.375% for the first seven years and adjustable every 12th month thereafter for the remaining 23 years.

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 the Agent deems the execution thereof on my behalf necessary or desirable.

CLAYTON T. SWEENEY, ATTORNEY AT LAW



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IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on this the 4th Day of August, 2005.

Patricia Neely  
Witness

LeLettrice Hines-Pugh  
LELETRICE HINES-PUGH

STATE OF Arkansas  
COUNTY OF Washington

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that LELETRICE HINES-PUGH, 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 4th Day of August, 2005.

Kay M. Heiss  
NOTARY PUBLIC

(AFFIX SEAL)

My commission expires:  
12/01/08

This instrument prepared by:  
Clayton T. Sweeney, Attorney at Law  
2700 Highway 280 East, Suite 160  
Birmingham, AL 35223

OFFICIAL SEAL  
KAY M. HEISS  
NOTARY PUBLIC . ARKANSAS  
WASHINGTON COUNTY  
COMMISSION EXP. 12/01/08