LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

KNOW ALL MEN BY THESE PRESENTS, that, **Jennifer B. Huneycutt**, whose address is 10820 Pepperbrush Court, Glen Allen, Virginia 23060, (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint,**Michael A. Huneycutt Sr.**, 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 Loans on the below described property being more particularly described as the following real estate, situated in Shelby County, Alabama, to-wit:

Lot 1144, according to the Survey of Brook Highland,an Eddleman Community 11th Sector, Phase II, as recorded in Map Book 22, Page 36 A & B, in the Probate Office of 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, as recorded in Inst. # 1994-07111 in the Probate Office of Shelby County, Alabama and the Declaration of Covenants, Conditions as Restrictions for Highland Lakes, a Residential Subdivision, 3rd Sector, recorded as Instrument 1996-17544 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

with a property address of **1081 Ashford Lane, Birmingham, Alabama 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, and any other documents required for said loan for the above described property to **SunTrust Mortgage, Inc.,** the mortgage loan to be in the amount of **Two Hundred Seventy-Three Thousand Six Hundred and no/100-----Dollars**, amortized over a term of **30 years**, with a fixed rate of interest being 5.75% and a second mortgage loan to **SunTrust Mortgage, Inc**. in the amount of **Sixty-Eight Thousand Four Hundred and no/100------Dollars**, amortized over a term of 30 years with a fixed rate of interest being 8.25%.

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 8th day of September, 2005.

Witness

Jennifer B. Huneycutt
Jennifer B. Huneycutt

20050919000483740 1/1 $11.00
Shelby Cnty Judge of Probate,AL
09/19/2005 08:47:59AM FILED/CERT

CLAYTON T. SWEENEY, ATTORNEY AT LAW

STATE OF Virginia }
COUNTY OF Henrico }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify thatJennifer B. Huneycutt, 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 8 day of September, 2005.

(AFFIX SEAL)

Notary Public

My commission expires: 9.30.08

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