20060105000007830 1/1 $11.00
Shelby Cnty Judge of Probate,AL
01/05/2006 09:44:43AM FILED/CERT

PLEASE RETURN TO:
DAVID P. CONDON, PC
300 UNION HILL DR. STE 200
BIRMINGHAM, AL 35209

DURABLE POWER OF ATTORNEY
(Specific and Limited)

STATE OF ALABAMA)
:
JEFFERSON COUNTY)

This power of attorney shall not be effected by disability, incompetency, or incapacity of the principal in accordance with Alabama Code Section 26-1-2 (1975).

1. APPOINTMENT OF ATTORNEY IN FACT. I, Carl B. Munson, as principal ("Principal"), a resident of the State and County aforesaid, have made, constituted and by these presents to make, constitute and appoint, Shirley L. Munson as my true and lawful agent and attorney-in-fact ("Agent") to do and perform any and all acts, to take any actions and execute any documents in connection with the refinancing of the property for no more than 139,500.00 described as:

Lot 18, according to the Survey of Spring Gate Sector One, Phase Two, as recorded in Map Book 18, page 148, in the Probate Office of Shelby County, Alabama.

also known as:

105 Spring Place, Alabaster, AL 35007

including signing a promissory note and mortgage encumbering said property not to exceed 139,500.00, as I may do in my own stead. This Power of Attorney shall be valid and of full force and effect for thirty (30) days from the date of execution of this Power of Attorney.

2. EXECUTION AND DELIVERY. The execution and delivery by Agent of any check, draft, conveyance, paper, deed, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefor, and of the form and contents thereof, and that Agent deems the execution thereof in my behalf necessary and desirable.

3. RELIANCE ON AUTHORITY. Any person, firm or corporation dealing with Agent under the authority of this instrument is authorized to deliver to Agent all consideration of every kind or character with respect to this transaction so entered into by the Agent and shall be under no duty or obligation to see to or examine into the disposition thereof. Third parties may rely upon the representation of Agent as to all matters relating to any power granted to Agent, and no person who may act in reliance upon the representation of Agent or the authority granted to Agent shall incur liability to me or my estate as a result of permitting Agent to exercise any power.

4. LIMIT ON AGENT'S AUTHORITY. The authority of the Agent is specific and limited to the refinancing of the above referenced property not to exceed 139,500.00.

5. EFFECTIVE DATE OF AGENT'S AUTHORITY. This Specific and Limited Durable Power of Attorney shall become effective upon its execution by the Principal and delivery to the Agent.

IN WITNESS WHEREOF, I, as Principal, have executed this Specific and Limited Durable Power of Attorney.

Dated this the 13th day of December, 2005.

PRINCIPAL:

Carl B. Munson

Carl B. Munson

STATE OF ALABAMA)
:
JEFFERSON COUNTY)

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Carl B. Munson whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of the limited power of attorney he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 13th day of December, 2005.

Melissa A. Cornelius

NOTARY PUBLIC
My commission expires: _____