

20060713000337190 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
07/13/2006 10:23:23AM FILED/CERT

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **Dennis O. Webster**, whose address is 9627 Cobblestone Drive, Clarence, New York 14031 (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint, **Frank K. Bynum**, 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 contract for purchase, receive and take possession of: to sell, exchange, grant or convey with or without warranty; to execute the promissory note, mortgage, transfer in trust, or otherwise encumber or hypothecate the property, 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 County, Alabama, to-wit:

Lot 1, according to the Map of Greystone, 4th Sector, Phase II, First Addition, as recorded in Map Book 23, Page 13, in the Probate Office of Shelby County, Alabama.

with a property address of **4004 Kings Circle, Birmingham, Alabama 35242**, and to endorse, sign, seal, execute and deliver any and all 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 to effectuate said loan for the above described property to **Countrywide Home Loans** the mortgage loan to be in the amount of **Four Hundred Eighty Thousand and no/100-----Dollars (\$480,000.00)**, amortized over **30 years with first ten (10) years being interest only**, said loan being at a fixed interest rate of ~~6.875%~~ **6.75%** *d. O. Webster*

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.

This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to February 10, 2007, shall be revoked.

SHARON E. GIBNEY, ATTORNEY AT LAW



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IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 6 day of July, 2006.

Lisa Volf
Witness

Dennis O. Webster
Dennis O. Webster

STATE OF NEW YORK }
COUNTY OF Erie }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **Dennis O. Webster**, 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, he executed the same voluntarily on the day the same bears date.

Given under my hand this the 6 day of July, 2006.

(AFFIX SEAL)

KATHLEEN A GIBSON
Notary Public State of New York
Qualified in Niagara County
My Commission Expires 6-24-07

Kathleen A Gibson
Notary Public

My commission expires: 6-24-07

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