

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA }
COUNTY OF SHELBY }

KNOW ALL MEN BY THESE PRESENTS, that **ELIZABETH LEA UNDERWOOD**, whose address is 225 Stonegate Drive, Birmingham, Alabama 35242, (hereinafter referred to as **APrincipal**) does by these presents make, constitute and appoint, **KENNETH H. UNDERWOOD**, 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, the Note, Mortgage, Truth-in-Lending Disclosure and any and all documents necessary to refinance and obtain a first mortgage on the below described property being more particularly described as the following real estate, situated in Shelby County, Alabama:

Lot 20-A, according to the Final Plat of Residential, Private Subdivision Stonegate Realty - Lake Lots Resurvey, as recorded in Map Book 29, Page 139, in the Probate Office of Shelby County, Alabama.

with a property address of 225 Stonegate Drive, Birmingham, Alabama 35242, including, but not limited to the Settlement Statement, HUD Certification, Note, Mortgage, Truth-in-Lending Disclosure, Name Affidavit, Compliance Agreement, Lien Waiver and any other documents required for said refinance of the above described property with a first mortgage and subordination of existing second mortgage. Said mortgage shall be in the amount of \$417,000.00 to SunTrust Mortgage, Inc., with a fixed rate of interest of 6.00%, amortized over fifteen (15) years. There is currently a second mortgage on the property described above in the amount of \$196,000.00 to SouthTrust Mortgage Corporation, recorded in Instrument No. 20040803000431240; transferred and assigned to SouthTrust Bank in Instrument No. 20040920000516120 and subordinated in Instrument No. 2005010400002260 in said Probate Office. The second mortgage to SouthTrust Bank, how known as Wachovia Bank is to be subordinated to the new first mortgage to SunTrust Mortgage, Inc..

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.

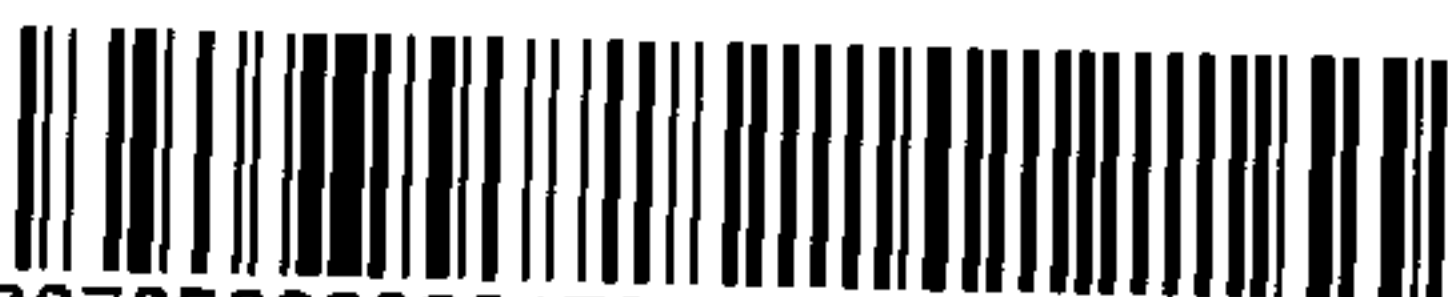
IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on this the 25 day of April, 2007.

Edy Atkins
Witness

Elizabeth Lea Underwood
ELIZABETH LEA UNDERWOOD

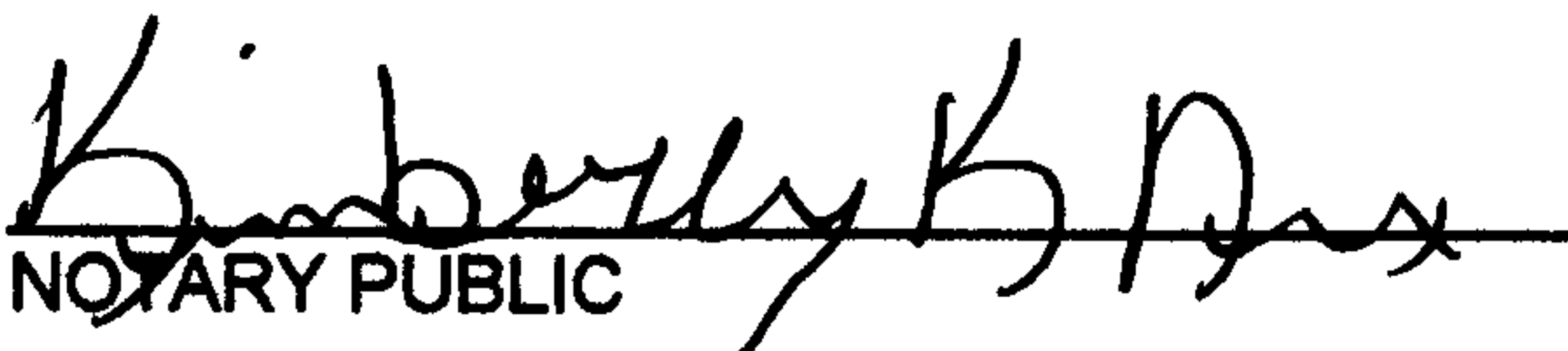
CLAYTON T. SWEENEY, ATTORNEY AT LAW

STATE OF ALABAMA }
COUNTY OF Shelby }


20070509000217020 2/2 \$14.00
Shelby Cnty Judge of Probate, AL
05/09/2007 09:43:11AM FILED/CERT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that ELIZABETH LEA UNDERWOOD, 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 25th day of April, 2007.


NOTARY PUBLIC

(AFFIX SEAL)

My commission expires: Feb 21, 2010

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