

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA}
COUNTY OF SHELBY}

KNOW ALL MEN BY THESE PRESENTS, that **JERALD TODD SKELTON**, whose address is 1200 Crown Reserve Drive, Hoover, AL 35244, (hereinafter referred to as "Principal") does by these presents make, constitute and appoint, **JAMES W. SKELTON**, 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 purchase the below described property being more particularly described as the following real estate, situated in Shelby County, Alabama:

See Exhibit "A" attached hereto for legal description.

with a property address of 505 Gables Drive, Unit 505; Hoover, AL 35244, 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 purchase of the above described property. Mortgage shall be in the amount of \$73,600.00 to Mortgage Professionals, Inc.. Said mortgage will be at a fixed interest rate of 6.375%, amortized over thirty (30) 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.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on this the 21st day of June, 2007.

Witness


JERALD TODD SKELTON

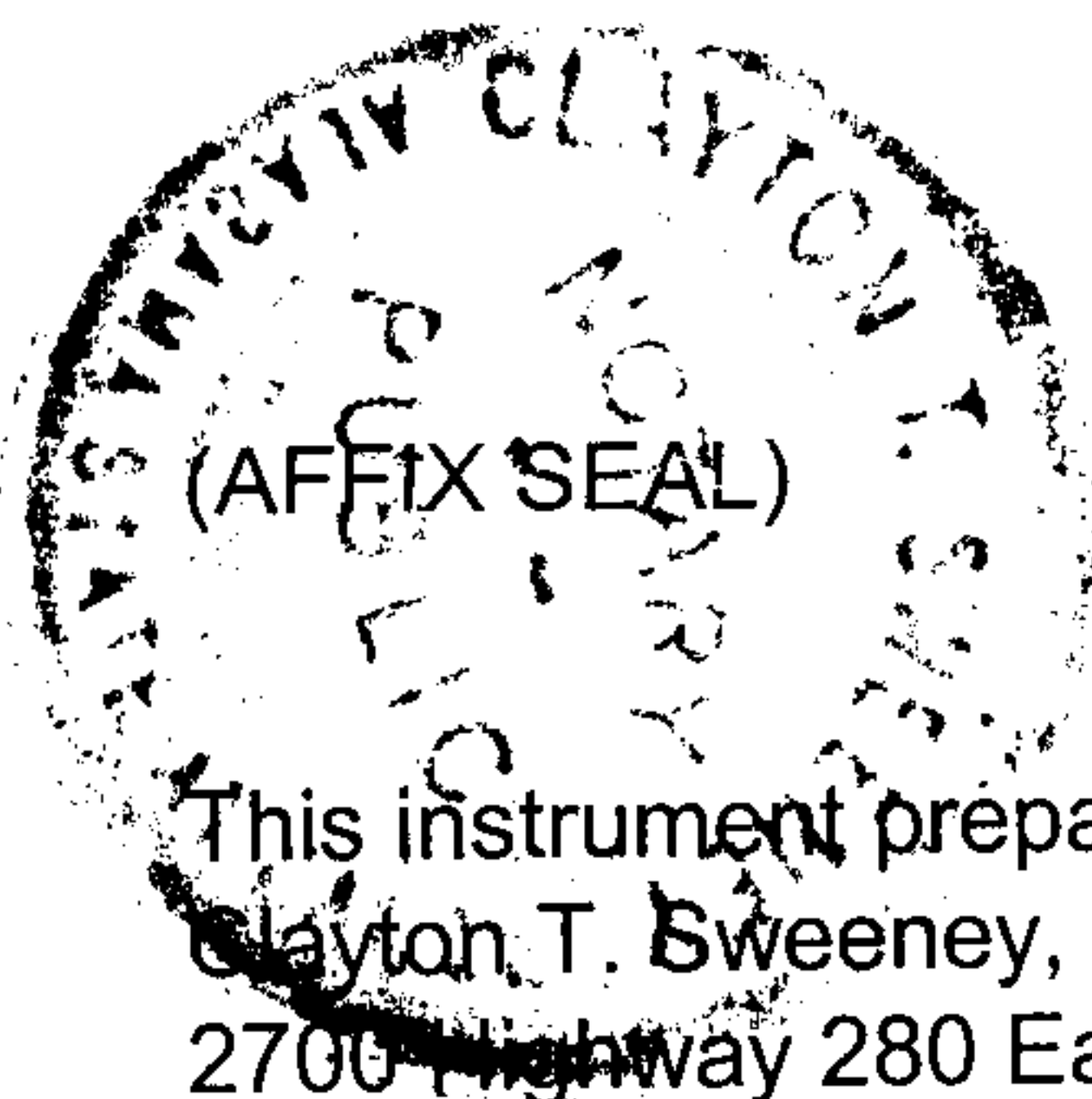
STATE OF ALABAMA}
COUNTY OF JEFFERSON}

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JERALD TODD SKELTON, a single man, 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 21st day of June, 2007.



NOTARY PUBLIC

My commission expires: 6-5-2011



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

EXHIBIT A
LEGAL DESCRIPTION


20070706000319200 2/2 \$14.00
Shelby Cnty Judge of Probate, AL
07/06/2007 11:06:55AM FILED/CERT

Unit 505, Building 5, in The Gables, a Condominium, a condominium located in Shelby County, Alabama, as established by Declaration of Condominium and By-Laws thereto as recorded in Real Volume 10, Page 177 and amended in Real Volume 27, Page 733, Real Volume 50, Page 327, Real Volume 50, Page 340 and re-recorded in Real 50, Page 942, Real 165, Page 578, and amended in Real 59, Page 19 and further amended by Corporate Volume 30, Page 407 and in Real 96, Page 855 and Real 97, Page 937 and By-Laws as shown in Real Volume 27, Page 733 and the amended in Real Volume 50, Page 325, further amended by Real 189, Page 222, Real 222, Page 691, Real 238, Page 241 and Real 269, Page 270 together with an undivided interest in the common elements, as set forth in the aforesaid mentioned Declaration, said Unit being more particularly described in the floor plans and architectural drawing of The Gables Condominium as recorded in Map Book 9, Page 41 through 44 and amended in Map Book 9, Page 135, Map Book 10, Page 49 and further amended by Map Book 12, Page 50, in the Probate Office of Shelby County, Alabama.