


STATE OF ALABAMA

COUNTY OF SHELBY


20071001000458350 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
10/01/2007 01:45:07PM FILED/CERT

SPECIAL POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS, that I, WILLIE A. PALMER, JR., of the City of Calera and State of Alabama, do hereby nominate, constitute, and appoint my wife, CARLA PALMER, as my true and lawful attorney in fact to execute any and all necessary closing documents in conjunction with the purchase from Shelby Homebuilders, Inc., and the loan and mortgage with SUNTRUST MORTGAGE (hereinafter referred to as "LENDER"), for the property located in SHELBY County Alabama known as 1080 Long Branch Parkway, Calera, Alabama 35040, and more particularly described in Exhibit "A" attached hereto.


I grant and give unto my said Attorney-in-Fact the full power and authority to do and perform all acts necessary and proper to effectuate all or any part of the premises and to execute any and all documents or instruments necessary and usual to consummate the closing of said purchase and loan. This power of attorney shall include but not be limited to the authority to execute a note and mortgage on my behalf for the loan to Lender, the HUD-1 Settlement Statements and addendums, truth in lending disclosure statements, title documents, and any other closing documents associated with the loan being made to CARLA PALMER, and the mortgage on property to which I will also have an interest. My said Attorney-in-Fact shall have the power to endorse checks in my name and to disburse funds from the closing of said sale. I do hereby expressly covenant and agree to ratify and confirm whatsoever my said Attorney-in-Fact shall and may do in the premises by virtue of this Power of Attorney.

This Power of Attorney is to be a Durable Power of Attorney as set forth under Title 26-1-2 of the Code of Alabama, 1975. The rights, powers and authority of my said Attorney-in-Fact herein granted shall commence on the date of this instrument and the authority conferred herein shall not be affected by my disability, incompetency, or incapacity. All powers granted to the Attorney-in-Fact named hereinabove shall be exercisable by CARLA PALMER notwithstanding my subsequent disability, incompetency or incapacity. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death shall be binding upon me, my heirs, assigns and personal representatives. This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to October 31, 2007, shall be revoked.

IN WITNESS WHEREOF, I, WILLIE A. PALMER, JR., as Principal, have signed this Durable Power of Attorney this the 24th day of September, 2007.


WILLIE A. PALMER, JR


STATE OF ALABAMA
COUNTY OF JEFFERSON


20071001000458350 2/2 \$14.00
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I, the undersigned, a Notary Public in and for said State and County, hereby certify that WILLIE A. PALMER, JR, whose name is signed to the foregoing Special Power of Attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND SEAL on this the 24th day of September, 2007.

(SEAL)


Notary Public
My Commission Expires: 1/22/08
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Jan 22, 2008
DO NOTED THEM NOTARY PUBLIC UNDERWRITERS

This instrument prepared by:
Harry W. Gamble
Attorney at Law
105 Owens Pkwy, Ste B
Birmingham, AL 35244