

LIMITED DURABLE POWER OF ATTORNEY



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Shelby Cnty Judge of Probate, AL
02/01/2008 10:32:38AM FILED/CERT

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, Jay Kilgore (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint my wife Ann Kilgore as my true and lawful agent 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 execute any and all documents necessary to secure and close a FHA loan in the approximate amount of One Hundred Thirty Eight Thousand Nine Hundred and 00/100 Dollars dollars (\$ 138,902.00) from Shore Mortgage , at a rate of interest not to exceed 6.750 % per cent amortized for 30 years, in conjunction with the purchase of the property described as follows:

A part of the Northeast 1/4 of the Northwest 1/4 of Section 11,
Township 24, Range 12 East, Shelby County, described as follows:

Begin at Northwest corner of said 1/4-1/4 section and run thence Southerly along Western boundary of said 1/4-1/4 section, a distance of 139 feet to a point; thence turn to left and run Easterly parallel with the Northern boundary of said 1/4-1/4 section a distance of 313 feet to a point; thence turn to the left and run Northerly parallel with the Western boundary of said 1/4-1/4 section a distance of 139 feet to a point on the Northern boundary of said 1/4-1/4 section; thence turn to the left and run Westerly along Northern boundary of said 1/4-1/4 section a distance of 313 feet to a point of beginning, being situated in Shelby County, Alabama.

including note, mortgage, HUD Certification, Truth-in Lending forms and any and all other forms, instruments and documents required by the lender, and/or the closing attorney.

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 said Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be affected by my disability, incompetency, or incapacity, but shall be deemed to be durable in accordance with Alabama Code Section 26-1-2 (1975).

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.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 18th day of January, 2008.

STATE OF New Mexico
COUNTY OF Colfax

Jay Kilgore

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Jay Kilgore, 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 conveyance, he executed the same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 18th day of January, 2008.

My Commission Expires: 3-11-2011
(AFFIX SEAL)

Notary Public