

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA}
COUNTY OF SHELBY}

KNOW ALL MEN BY THESE PRESENTS, that **KIM Y. McDOWELL**, whose address is 126 Silver Leaf Drive, Albany, GA 31721 (hereinafter referred to as "Principal") does by these presents make, constitute and appoint, **JOEL T. McDOWELL, JR.**, 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:

Lot 3211, according to the Survey of Highland Lakes, 32nd Sector, an Eddleman Community, as recorded in Map Book 35, Page 23, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Parcel ID#: 09-2-09-0-016-011.000

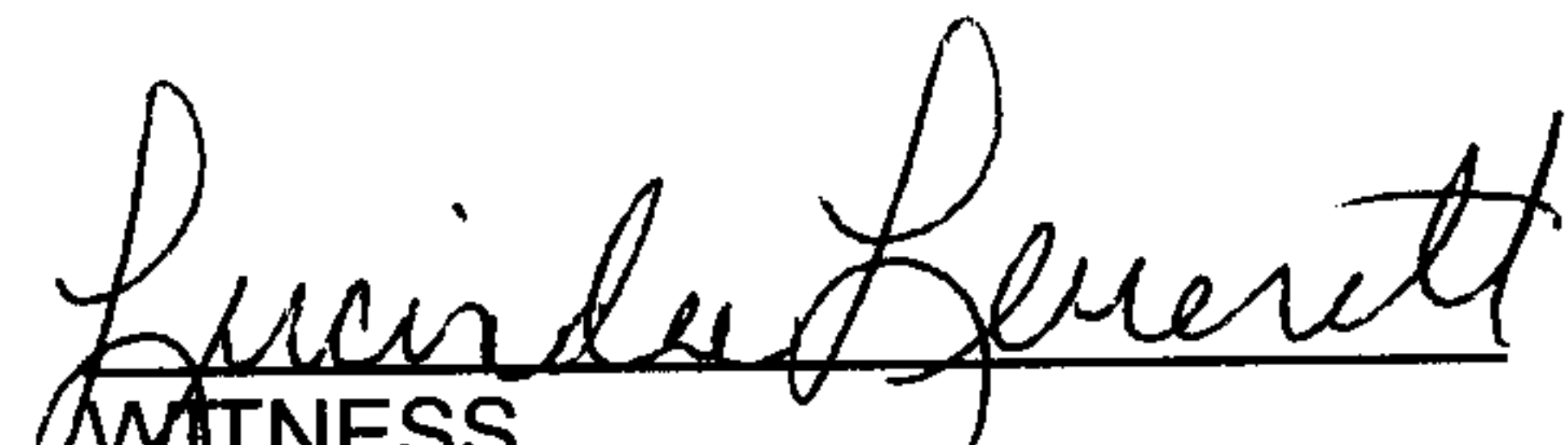
with a property address of 2040 Springhill Court, Birmingham, AL 35242, including, but not limited to the Settlement Statement, HUD Certification, Note, Mortgage, Truth-in-Lending Disclosure, Name Affidavit, Compliance Agreement, Lien Waiver and any other documents required for said purchase of the above described property. First mortgage shall be in the amount of \$417,000.00 to First American Bank, with a fixed rate of interest of 5.50%, amortized over thirty (30) years. Subordinate second interest-only mortgage shall be in the amount of \$115,000.00 to First American Bank, with the interest rate being floating prime less .50%.

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 30 day of January, 2008.


WITNESS


KIM Y. MCDOWELL

CLAYTON T. BULLOCK, ATTORNEY AT LAW

STATE OF Georgia }
COUNTY OF Lee }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that KIM Y. MCDOWELL, 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 30 day of January, 2008.

Carol A. Rhee
NOTARY PUBLIC

My commission expires: May 5, 2008

(AFFIX SEAL)

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