

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA }
:
COUNTY OF SHELBY }

KNOW ALL MEN BY THESE PRESENTS, that **Keith E. Mays**, whose address is 732 Montgomery Highway, Birmingham, Alabama 35216, (hereinafter referred to as ("Principal")) does by these presents make, constitute and appoint, **Max D. Bahos**, 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 the below described property being more particularly described as the following real estate, situated in Shelby County, Alabama:

Lot 2839, according to the Survey of Highland Lakes, 28th Sector, an Eddleman Community, as recorded in Map Book 34, Page 30, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 and amended in Instrument #1996-17543 and further amended in Instrument # 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 28th Sector, recorded as Instrument No. 2041109000615190 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Parcel ID #: 09-2-09-0-014-037.000

with a property address of 1004 Baldwin Lane, 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 purchase of the above described property. First mortgage shall be a Veteran's Administration loan in the amount of \$417,000.00 to National Bank of Kansas with a fixed rate of interest of 6.00%, 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.

CLAYTON SHERREY, ATTORNEY AT LAW

