

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA }
COUNTY OF SHELBY }

KNOW ALL MEN BY THESE PRESENTS, that **MARIAN S. EPSTEIN**, whose address is 850 Oak Tree Drive, Chelsea, Alabama, 35043, (hereinafter referred to as "Principal") does by these presents make, constitute and appoint, **RONALD E. EPSTEIN** 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, to execute the promissory note, mortgage, lien waiver and any and all documents necessary to obtain a Mortgage Loan on the below described property being more particularly described as the following real estate, situated in Shelby County, Alabama:

See Exhibit "A" attached hereto and made a part hereof for legal description.

Parcel ID#: 09-9-29-0-000-001.001
Parcel ID#: 09-9-29-0-001-011.004

with a property address of 850 Oak Tree Drive, Chelsea, Alabama 35043, including, but not limited to the Settlement Statement, HUD Certification, Note, Mortgage, any applicable Riders thereto, Truth in Lending Disclosure, Name Affidavit, Compliance Agreement, Lien Waivers and any other documents required for said refinance of the above described property. First mortgage loan shall be from A.M. Robbins, Inc., to MERS as nominee for AmTrust Bank, its successors and/or assigns, in the amount of One Hundred Fourteen Thousand Five Hundred Dollars (\$114,500.00) with a fixed rate of interest of 4.375%, amortized over fifteen (15) 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 30th day of May, 2007.
JAN 2009

[Signature]
Witness

[Signature]
Marian S. Epstein

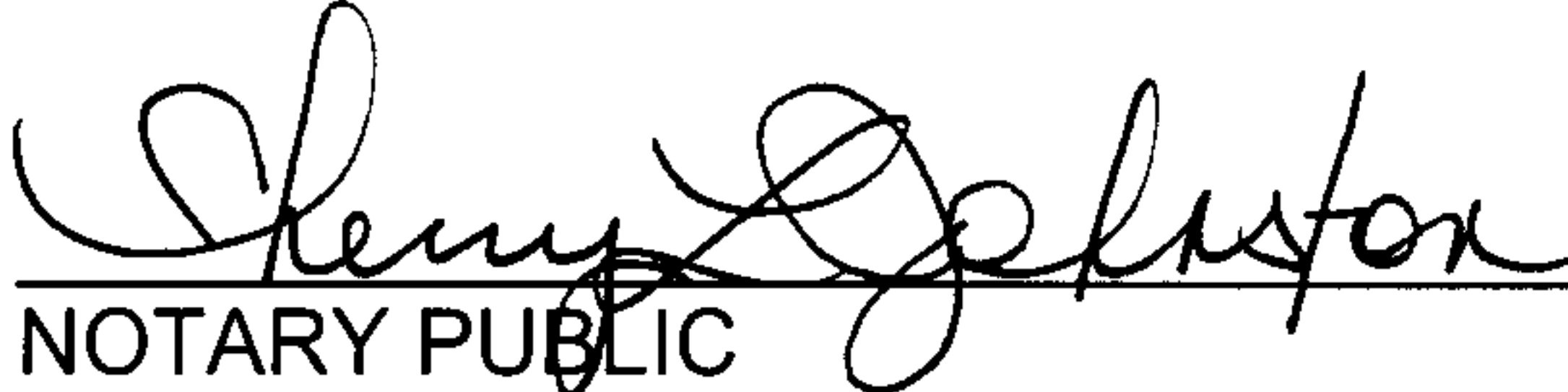
CLAYTON K. CULLEN, ATTORNEY AT LAW

STATE OF ALABAMA }
 :
COUNTY OF Shelby }

20090212000049240 2/3 \$17.00
Shelby Cnty Judge of Probate, AL
02/12/2009 01:23:02PM FILED/CERT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that **MARIAN S. EPSTEIN**, 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 30th day of January, 2009.


NOTARY PUBLIC


(AFFIX SEAL)

My commission expires:

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

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Jan 16, 2011
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Exhibit "A"
Legal Description


20090212000049240 3/3 \$17.00
Shelby Cnty Judge of Probate, AL
02/12/2009 01:23:02PM FILED/CERT

Parcel F:

A parcel of land in the Southwest $\frac{1}{4}$ of the Northwest $\frac{1}{4}$ of Section 29, Township 19 South, Range 1 West Shelby County, Alabama, described as follows:

From the Southwest corner of the Southwest $\frac{1}{4}$ of Northwest $\frac{1}{4}$ of Section 29, Township 19 South, Range 1 West, run thence North along the West boundary of said Southwest $\frac{1}{4}$ of Northwest $\frac{1}{4}$ a distance of 465.38 feet to the point of beginning of herein described parcel of land; thence continue along said course a distance of 866.0 feet to the Northwest corner of said Southwest $\frac{1}{4}$ of Northwest $\frac{1}{4}$; thence turn 88 degrees, 57 minutes, 36 seconds right and run 890.34 feet along the North boundary of said Southwest $\frac{1}{4}$ of Northwest $\frac{1}{4}$; thence turn 54 degrees, 33 minutes, 49 seconds right and run 582.59 feet to a point in the centerline of a 60.0 foot non-exclusive easement for ingress and egress; thence turn 114 degrees, 37 minutes, 30 seconds right and run 106.57 feet along said easement centerline and the following courses: 08 degrees, 21 minutes, 20 seconds right for 126.85 feet; 09 degrees, 59 minutes, 10 seconds left for 83.54 feet; 26 degrees, 22 minutes, 25 seconds left for 168.42 feet; 17 degrees, 41 minutes, 05 seconds right for 210.67 feet; thence turn 18 degrees, 23 minutes 40 seconds right and run 51.93 feet along said easement centerline to its point of termination; thence turn 13 degrees, 48 minutes, 37 seconds left and run 575.07 feet to the point of beginning of herein described parcel of land.

A non-exclusive 60 foot private easement for ingress and egress: From the Northeast corner of the Northeast $\frac{1}{4}$ of Northwest $\frac{1}{4}$ of Section 29, Township 19 South, Range 1 West, run thence West along the North boundary of said Northeast $\frac{1}{4}$ of Northwest $\frac{1}{4}$ a distance of 30.0 feet to the point of beginning of the centerline of herein described easement; thence turn 88 degrees, 51 minutes, 16 seconds left and run 789.40 feet along said easement centerline and the following courses: 23 degrees, 28 minutes, 06 seconds right for 56.21 feet; 14 degrees, 28 minutes, 11 seconds right for 215.46 feet; 16 degrees, 39 minutes, 30 seconds left for 130.57 feet; 25 degrees, 39 minutes, 05 seconds right for 228.96 feet; 16 degrees, 30 minutes, 50 seconds right for 135.49 feet; 17 degrees, 37 minutes, 25 seconds right for 191.92 feet; 28 degrees, 10 minutes, 58 seconds left for 129.98 feet; 06 degrees, 15 minutes, 37 seconds left for 188.87 feet; 18 degrees, 58 minutes right for 156.97 feet; 14 degrees, 23 minutes left for 225.70 feet; 22 degrees, 35 minutes, 20 seconds right for 153.54 feet; 04 degrees, 22 minutes, 05 seconds right for 106.57 feet; 08 degrees, 21 minutes, 20 seconds right for 126.85 feet; 09 degrees, 59 minutes, 10 seconds left for 83.54 feet; 26 degrees, 22 minutes, 25 seconds left for 168.42 feet; 17 degrees, 41 minutes, 05 seconds right for 210.67 feet; thence turn 18 degrees, 23 minutes, 40 seconds right and run 51.93 feet along said easement centerline to a point of termination. All being situated in Shelby County, Alabama.

Less and Except the part conveyed to Jo Ann Maxwell and Felix Neil Maxwell by deed recorded in Instrument #20030714000441650.

Also known as: Parcel F, as shown on survey recorded in Map Book 31, Page 124 in the Probate Office of Shelby County, Alabama.