

20090310000085810 1/2 \$14.00  
Shelby Cnty Judge of Probate, AL  
03/10/2009 08:35:23AM FILED/CERT

**LIMITED POWER OF ATTORNEY**

I, Joni H. Morgan, of 261 Rossburg Drive, Calera, AL 35040, do hereby constitute and appoint my husband, John M. Morgan, of 261 Rossburg Drive, Calera, AL 35040, as my true and lawful Attorney-in-Fact, with full power for me and in my name and stead, to sign notes, mortgages, contracts, and any and all other necessary documents to perfect the **refinance** of the real property known as 261 Rossburg Drive, Calera, AL 35040, and I do hereby adopt and ratify all the acts of my said Attorney-in-Fact done in pursuance of the powers hereby granted as fully as if I were present acting in my own proper person, provided however, that my said Attorney-in-Fact shall not bind me as surety, guarantor, or endorser for accommodation.

Member will be using his VA eligibility/entitlement in financing the property.

This Limited Power of Attorney shall not be affected by the disability of the principal, myself, and this Limited Power of Attorney shall remain effective upon the disability of the principal, myself.

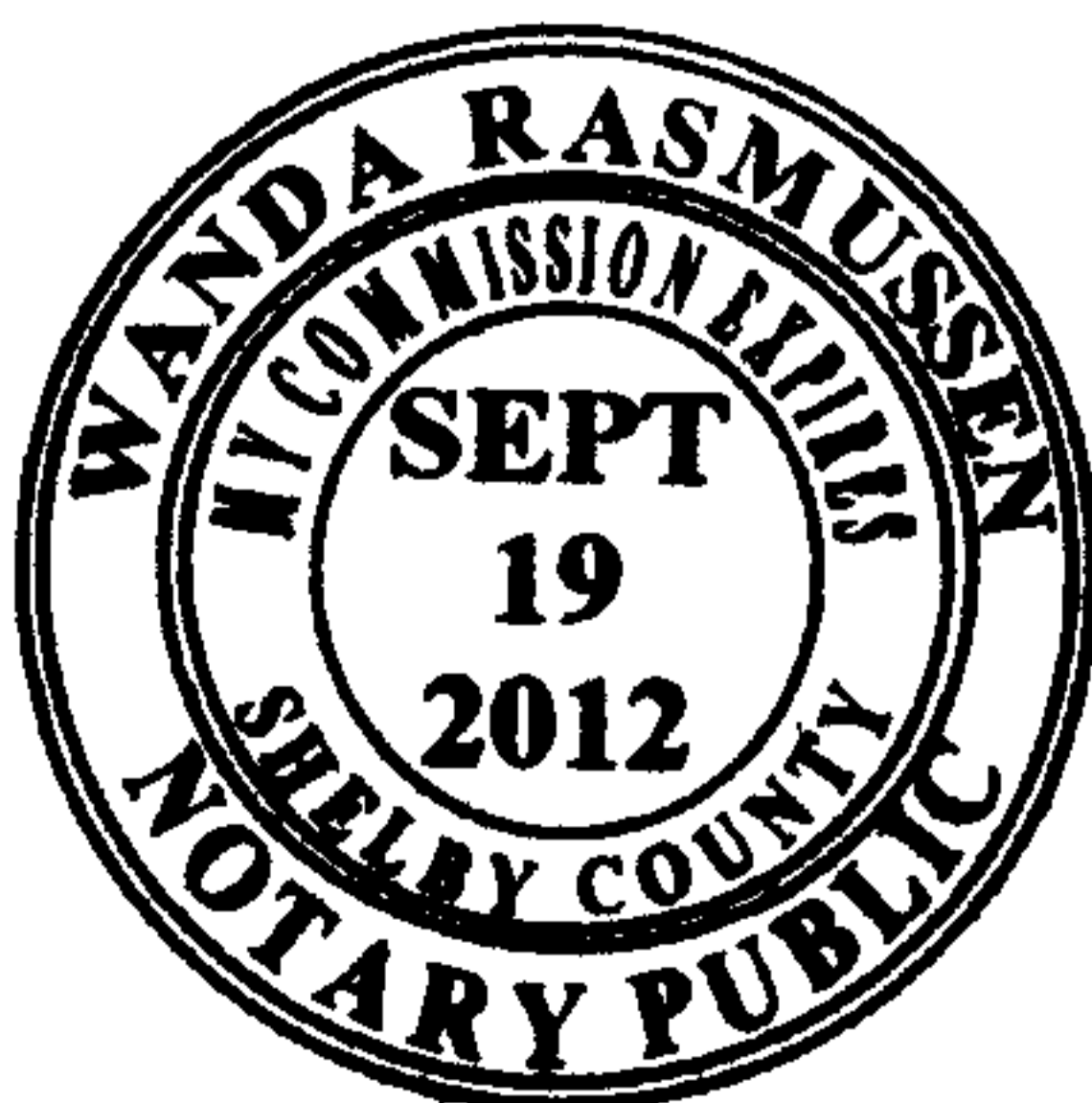
WITNESS my hand this 18<sup>th</sup> day of February, 2009.

  
JONI H. MORGAN

STATE OF Alabama  
COUNTY OF Shelby

I, Wanda Rasmussen, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Joni H. Morgan whose name is signed to the foregoing Limited Power of Attorney 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 day the same bears date.

Given under my hand and official seal this 18<sup>th</sup> day of February, 2009.

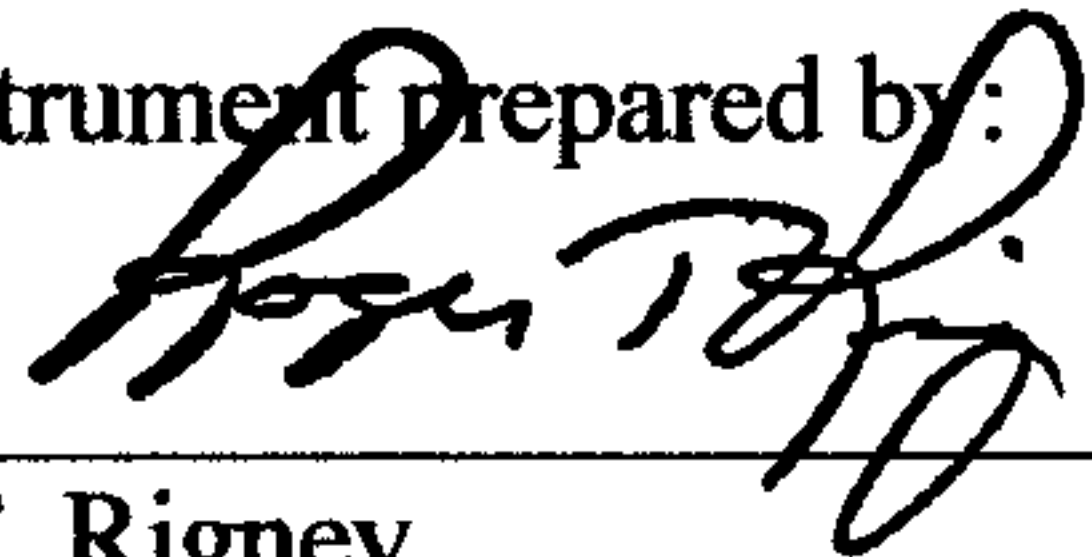


  
NOTARY PUBLIC

(OUT OF STATE NOTARY USE SEAL)


My commission expires: Sept 19, 2012

This instrument prepared by:



Roger T. Rigney  
Attorney at Law  
Real Estate Department  
232 West Poplar Street  
Elizabethtown, KY 42701  
270-763-6589

morganjohn(va).poa



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