

STATE OF ALABAMA
COUNTY OF SHELBY

**DURABLE POWER OF ATTORNEY
(Specific and Limited)**

This power of attorney shall not be effected by disability, incompetency, or incapacity of the principals in accordance with Alabama Code Section 26-1-2 (1975).

1. **APPOINTMENT OF ATTORNEY IN FACT.** I, **Moniaree P. Jones**, as principal ("Principal"), resident of the State and County aforesaid, has made, constituted and by these presents to make, constitute and appoint **Clyde E. Jones** as my true and lawful agent and attorney-in-fact ("Agent") to do and perform the following:

To do any and all acts, to take any actions and execute any documents in connection with the refiance of the property described as:

Lot 441, according to the Survey of Final Plat of Stoneykirk at Ballantrae, Phase 2, as recorded in Map Book 32, Page 105, in the Probate Office of Shelby County, Alabama.

To do any and all acts, to take any actions and execute any documents in connection with the refiance of the property located at **1093 Stoneykirk RoadRd. Pelham, AL 35124**, including signing all loan documents, settlement statement or other related documents as I may do in my own stead. This Power of Attorney shall be valid and of full force and effect for forty-five (45) days from the date of execution of this Power of Attorney.

2. **EXECUTION AND DELIVERY.** The execution and delivery by Agent of any check, draft, conveyance, paper, deed, 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 in my behalf necessary and desirable.

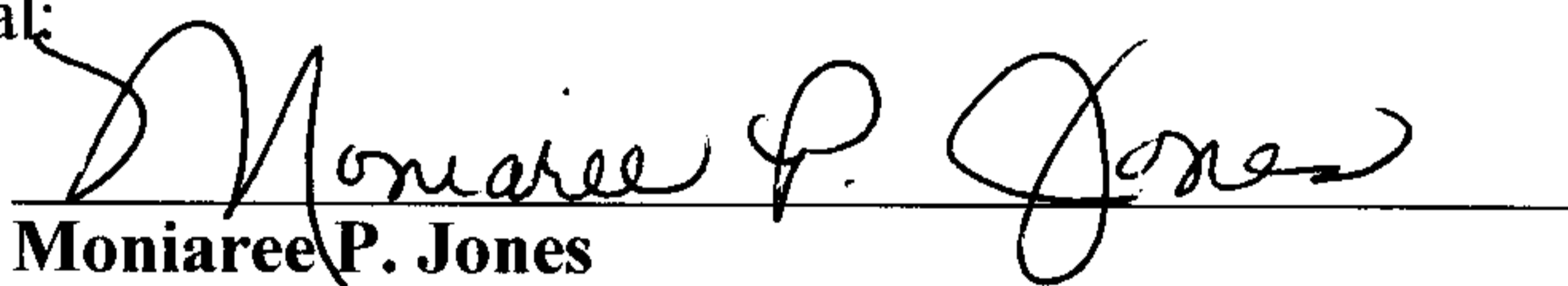
3. **RELIANCE ON AUTHORITY.** Any person, firm or corporation dealing with Agent under the Authority of this instrument is authorized to deliver to Agent all consideration of every kind or character with respect to this transaction so entered into by the Agent and shall be under no duty or obligation to see to or examine into the disposition thereof. Third parties may rely upon the representation of Agent as to all matters relating to any power granted to Agent, and no person who may act in reliance upon the representation of Agent or the authority granted to Agent shall incur liability to me or my estate as a result of permitting Agent to exercise any power.

4. **LIMIT ON AGENT'S AUTHORITY.** The authority of the Agent is specific and limited to the refinance of the property located at **1093 Stoneykirk RoadRd. Pelham, AL 35124**.

EFFECTIVE DATE OF AGENT'S AUTHORITY. This Specific and Limited Durable Power of Attorney shall become effective upon its execution by the Principal and delivery to the Agent.

IN WITNESS WHEREOF, I, as Principal, have executed this Specific and Limited Durable Power of Attorney. 27
Dated this day of March, 2009.

Principal:


Moniaree P. Jones

STATE OF ALABAMA
COUNTY OF SHELBY

On March 27, 2009, before me the undersigned Notary Public, in and for said County and State, personally appeared, **Moniaree P. Jones**, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument subscribed to me that the entity, being informed of the contents, upon whose behalf he/she acted voluntarily, executed the instrument.

WITNESS my hand and official seal this 27 day of March, 2009.


Notary Public

My Commission Expires:

MISTY DAWN RIGDON

NOTARY PUBLIC ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES DECEMBER 1, 2010