

SPECIFIC LIMITED POWER OF ATTORNEY

Know All Men By These Presents:

That I, JAMES HOWARD STONE, the undersigned authority, have made, constituted and appointed, and by these presents do make, constitute and appoint MARGARET A. STONE my true and lawful attorney, for me and in my name, place, and stead, to execute a Deed of Trust, execute a Note, execute a Settlement Statement, endorse Lender's funding check, and execute all other documents incidental therefore necessary to transfer, mortgage and encumber my interest in favor of BAPTIST HOSPITAL CREDIT UNION, in and to the following described property and commonly known as 3116 HIGHLAND LAKES DRIVE, BIRMINGHAM, AL 35242:


SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF.

And perform all and every other act or acts, thing or things in law needful and necessary to be done in connection with the closing of the loan, as fully, largely and amply, to all intents and purposes, as I myself might or could do if acting personally. And I hereby ratify and confirm all lawful acts done by my attorney by virtue hereof.

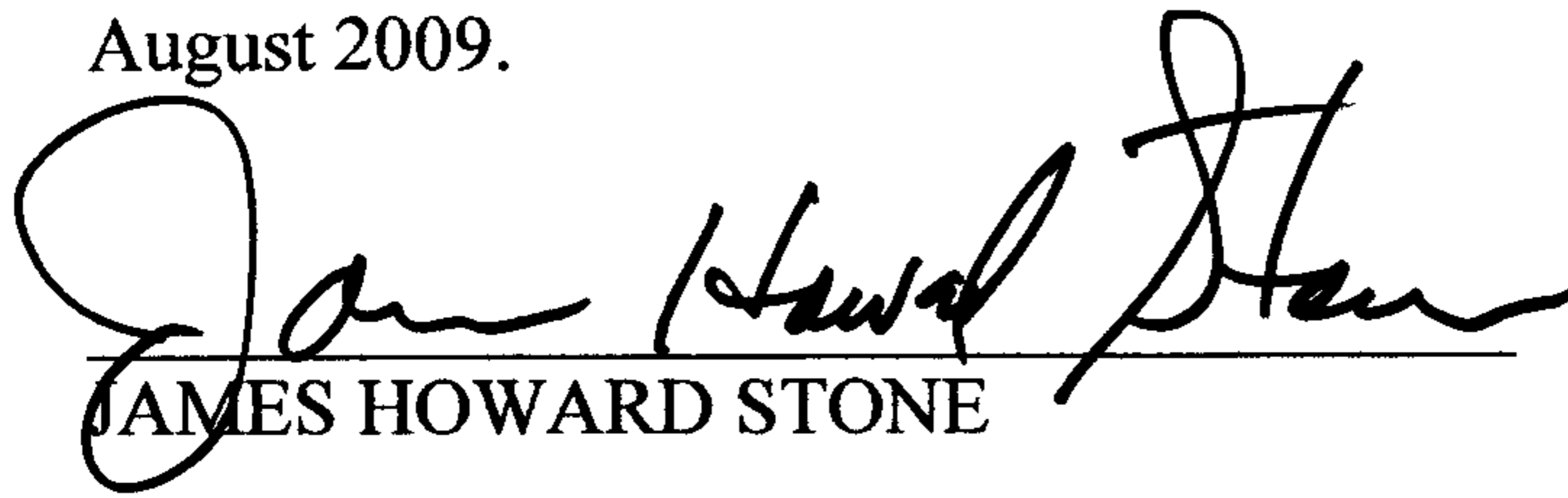
The rights, powers, and authority herein granted my Agent shall commence and be in full force and effect on the day this instrument is signed by me and shall remain in full force and effect until my death or until written notice of modification or revocation is given by me and received by my agent.

This power of attorney shall not be affected by my subsequent disability or incapacity; and all acts done by my Agent pursuant to this power of attorney during any period of my disability or incapacity shall have the same effect, and inure to my benefit and bind me and my successors in interest, as if I were competent and not disabled. This instrument is intended to be a durable power of attorney, as authorized by and subject to the limitations of the Uniform Durable Power of Attorney Act, the provisions of which are set out in Tennessee Code Annotated, Section 34-6-101 et seq.

Delivery of HUD-1 Settlement Statement and other settlement/closing documents to my appointed attorney-in-fact shall constitute delivery of said documents to me. To that end, I waive delivery of said documents.


20090909000345840 1/3 \$17.00
Shelby Cnty Judge of Probate, AL
09/09/2009 02:12:31 PM FILED/CERT

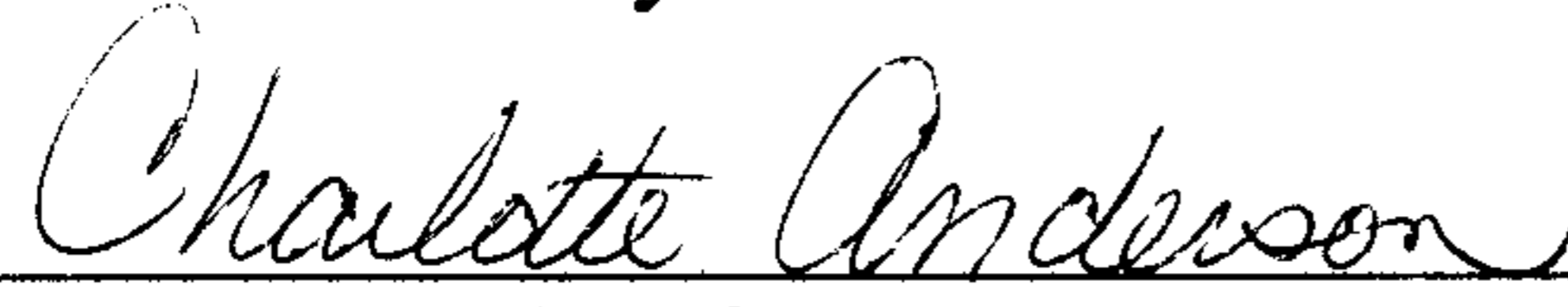
In testimony whereof, I have hereunto set my signature, on this the 21st day of August 2009.

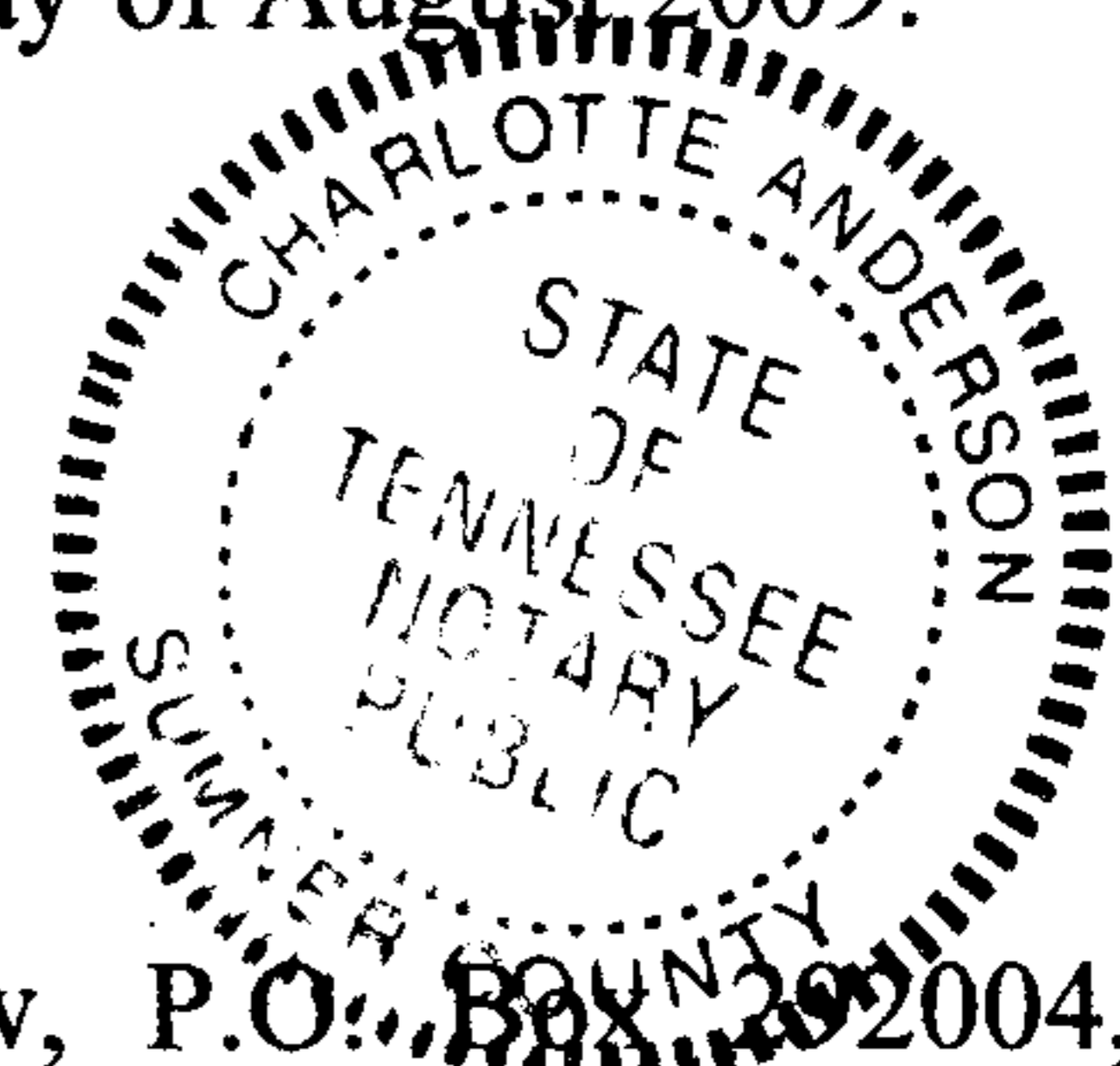

JAMES HOWARD STONE

STATE OF TENNESSEE
COUNTY OF Sumner

Personally appeared before me, the undersigned, a Notary Public in and for said County, and State, the within named JAMES HOWARD STONE, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that s/he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this 22nd day of August 2009.


NOTARY PUBLIC
My Commission Expires: April 23, 2013



PREPARED BY: Cindy S. Smith, P.C., Attorney at Law, P.O. Box 202004, Nashville, TN 37229.

Msword/Stone (2nd) BHCU AL property 082109




20090909000345840 2/3 \$17.00
Shelby Cnty Judge of Probate, AL
09/09/2009 02:12:31 PM FILED/CERT

EXHIBIT A


20090909000345840 3/3 \$17.00
Shelby Cnty Judge of Probate, AL
09/09/2009 02:12:31 PM FILED/CERT

The following described property located in the County of Shelby, State of Alabama:

Lot 807, according to the map of Highland Lakes, 8th Sector, an Eddleman Community, as recorded in Map Book 23, Page 145, in the Probate Office of Shelby County, Alabama

This is property with a common address of 3116 Highland Lakes Road, Birmingham, AL 35242.