

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA }
COUNTY OF SHELBY }

KNOW ALL MEN BY THESE PRESENTS, that **DOUGLAS O. McKEOWN**, whose address is 104 Willow Oak Place, Dothan, AL 36303 (hereinafter referred to as APrincipal@) does by these presents make, constitute and appoint, **JOSH L. McKEOWN**, and/or his designated representative as my true and lawful agent(s) and Attorney-in-Fact (hereinafter referred to as AAgent@) 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 purchase the below described property being more particularly described as the following real estate, situated in Shelby County, Alabama:

Lot 7-119, according to the Plat of Chelsea Park, 7th Sector, First Addition, as recorded in Map Book 37, Page 120, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama (the "Property").

Together with the nonexclusive easement to use the Common Areas as more particularly described in Declaration of Easements and Master Protective Covenants of Chelsea Park, a Residential Subdivision, executed by the Grantor and file for record as Instrument No. 20041014000566950 in the Probate Office of Shelby County, Alabama and Declaration of Covenants, Conditions and Restrictions for Chelsea Park 7th Sector executed by Grantor and Chelsea Park Residential Association, Inc., and recorded as Instrument No. 20061229000634370, (which, together with all amendments thereto, are hereinafter collectively referred to as the "Declaration").

with a property address of 2032 Springfield Drive, Chelsea, AL 35043, 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 FHA mortgage in the amount of \$186,459.00 to SunTrust Mortgage, Inc., with a fixed rate of interest of 4.875%, 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.

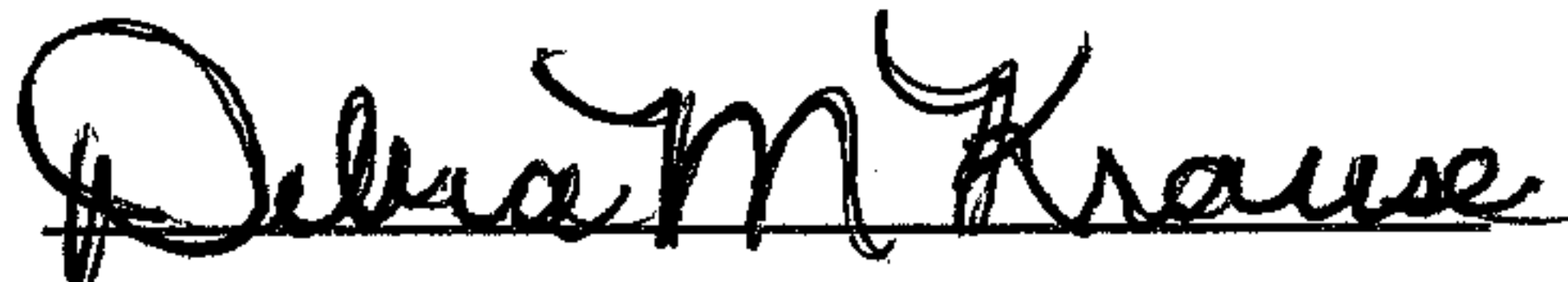
This power of attorney shall not be effected by disability, incompetency or incapacity of Principal.

CLAYTON T. SWEENEY, ATTORNEY AT LAW

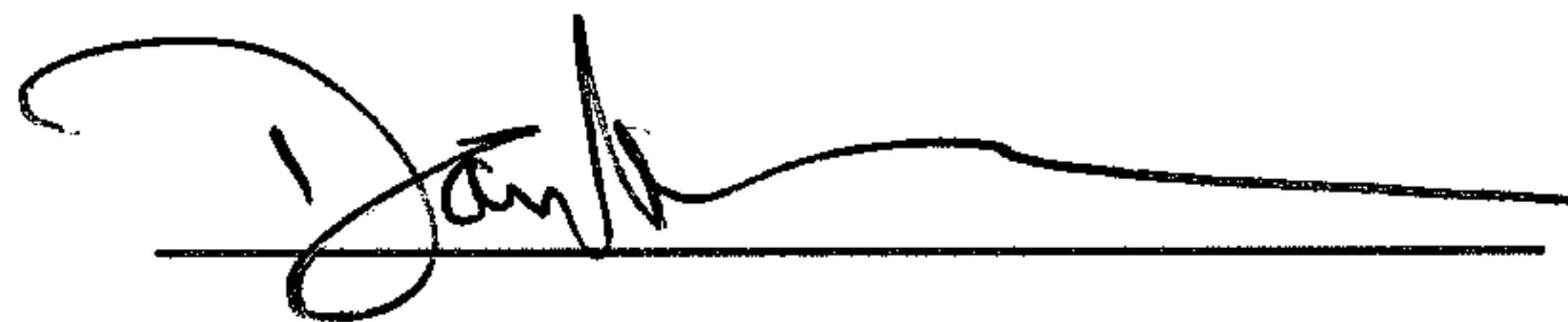

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Shelby Cnty Judge of Probate, AL
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The execution and delivery by Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of Agent=s approval of the 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 21st day of April, 2010.



WITNESS



DOUGLAS O. McKEOWN


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STATE OF AL }
COUNTY OF Houston }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that DOUGLAS O. McKEOWN, 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, he executed the same voluntarily on the day the same bears date.

Given under my hand this the 21 day of April, 2010.



Wendy O. Smith
NOTARY PUBLIC
My commission expires: 10/12

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

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