

LIMITED POWER OF ATTORNEY

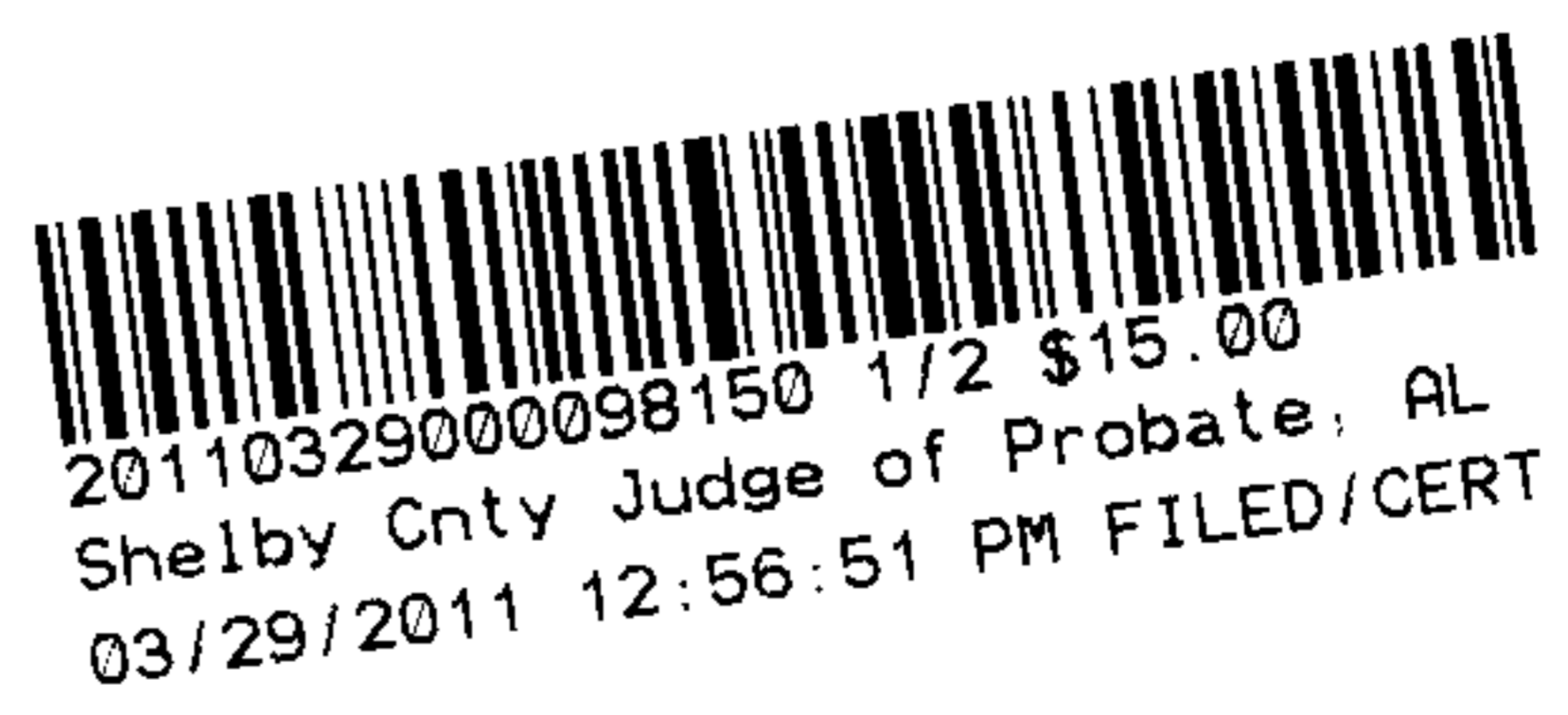
FHA Project No.: 062-22033
Project Name: Maplewood Ridge
City, State: Pelham, Alabama

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT ("HUD"), having an address of 451 7th Street, S.W., Washington, D.C. 20410, hereby appoints __Bank of Camden, as its true and lawful attorney-in-fact to act in the name, place and stead of HUD for the purposes set forth below. This limited power of attorney is for the mortgage loan secured by that certain MORTGAGE recorded on March 12, 2009, recorded as Instrument Number 20090312000089750, of the Probate Office of Shelby County, Alabama, together with any assignments, amendments and/or modifications thereto (the "Mortgage Loan") only. The said attorney-in fact is hereby authorized and empowered, as follows:

1. To execute, acknowledge, seal, deliver and record any Uniform Commercial Code ("U.C.C.") Amendments or Assignments, on behalf of HUD, with respect to the Mortgage Loan.
2. To execute, acknowledge, seal, deliver and record any necessary U.C.C. financing statements with respect to the Mortgage Loan.
3. To execute and mail any joint letters to taxing authorities, in the form attached hereto as Exhibit "1", any joint letters to insurance companies, in the form attached hereto as Exhibit "2" and the Mortgagor Notification Letter in the form attached hereto as Exhibit "3", appropriately completed.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorney-in-fact to do any act or execute any document on behalf of HUD not specifically described herein.

The rights, powers, and authority of the attorney-in-fact granted in this instrument shall commence and be in full force and effect on the date hereof and such rights, powers and authority shall remain in full force and effect until 11:59 p.m., Washington, D.C. time, on August 23, 2011.



IN WITNESS WHEREOF, HUD has caused this Limited Power of Attorney to be executed and delivered under seal by its duly authorized agent as of the 10th day of March, 2011.

SECRETARY OF HOUSING AND
URBAN DEVELOPMENT

By: John W. Lucey
Authorized Agent John W. Lucey


ACKNOWLEDGEMENT

DISTRICT OF COLUMBIA, ss:

The foregoing instrument was acknowledged before me on March 10, 2011 by John W. Lucey, as Authorized Agent of the Secretary of Housing and Urban Development.

Peggy A. Russo
Notary Public
My commission expires 03/14/2011
Peggy A. Russo
Notary Public, District of Columbia
My Commission Expires 03/14/2011

[SEAL]


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Shelby Cnty Judge of Probate, AL
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