

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA }
 :
COUNTY OF SHELBY }

KNOW ALL MEN BY THESE PRESENTS, that **LOIS A. FLOWERS**, whose address is 140 Mattie Court, Madison, AL 35756, (hereinafter referred to as ("Principal")) does by these presents make, constitute and appoint, **DAVID FLOWERS**, and/or his designated representative as my true and lawful agent(s) and Attorney-in-Fact (hereinafter referred to as ("Agent")) 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 2957, according to the Survey of Highland Lakes, 29th Sector, an Eddleman Community, as recorded in Map Book 36, Page 33 A, B, C and D, in the Probate Office of Shelby County, Alabama.


Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 and amended in Instrument #1996-17543 and further amended in Instrument #1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 29th Sector, recorded as Instrument No. 20051229000667930 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Parcel ID #: 09-2-10-0-000-079.000

with a property address of 1023 Regency Way, Birmingham, AL 35242, 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 in the amount of \$271,920.00 to SunTrust Mortgage Corporation with a fixed rate of interest for the first seven years at an interest rate of 2.50%, amortized over thirty (30) years, and adjustable each twelfth (12th) month thereafter.

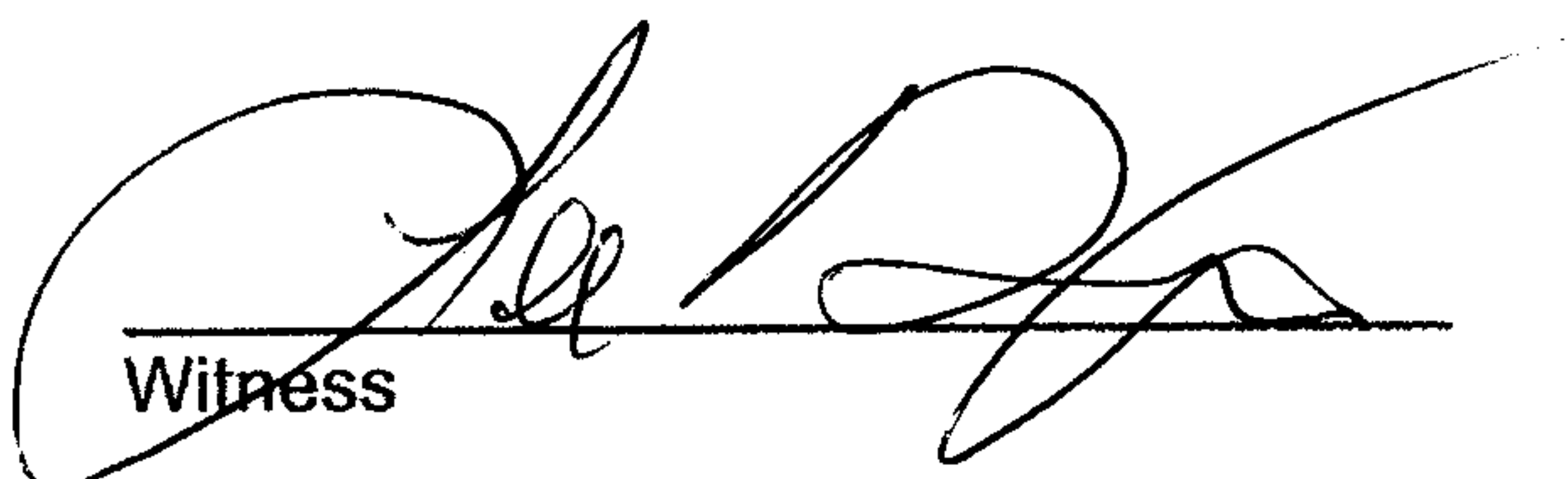
I further give and grant unto my said Attorney-in-Fact and agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my Agent shall lawfully do or cause to be done by virtue hereof.

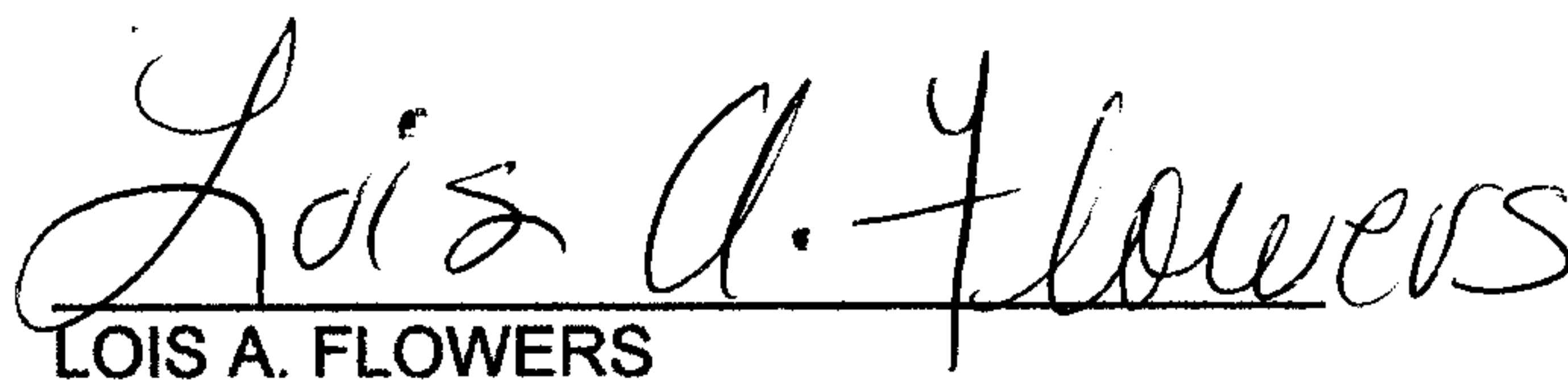
This power of attorney shall not be effected by disability, incompetency or incapacity of Principal.


20120705000236840 1/2 \$15.00
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 27 day of June, 2012.

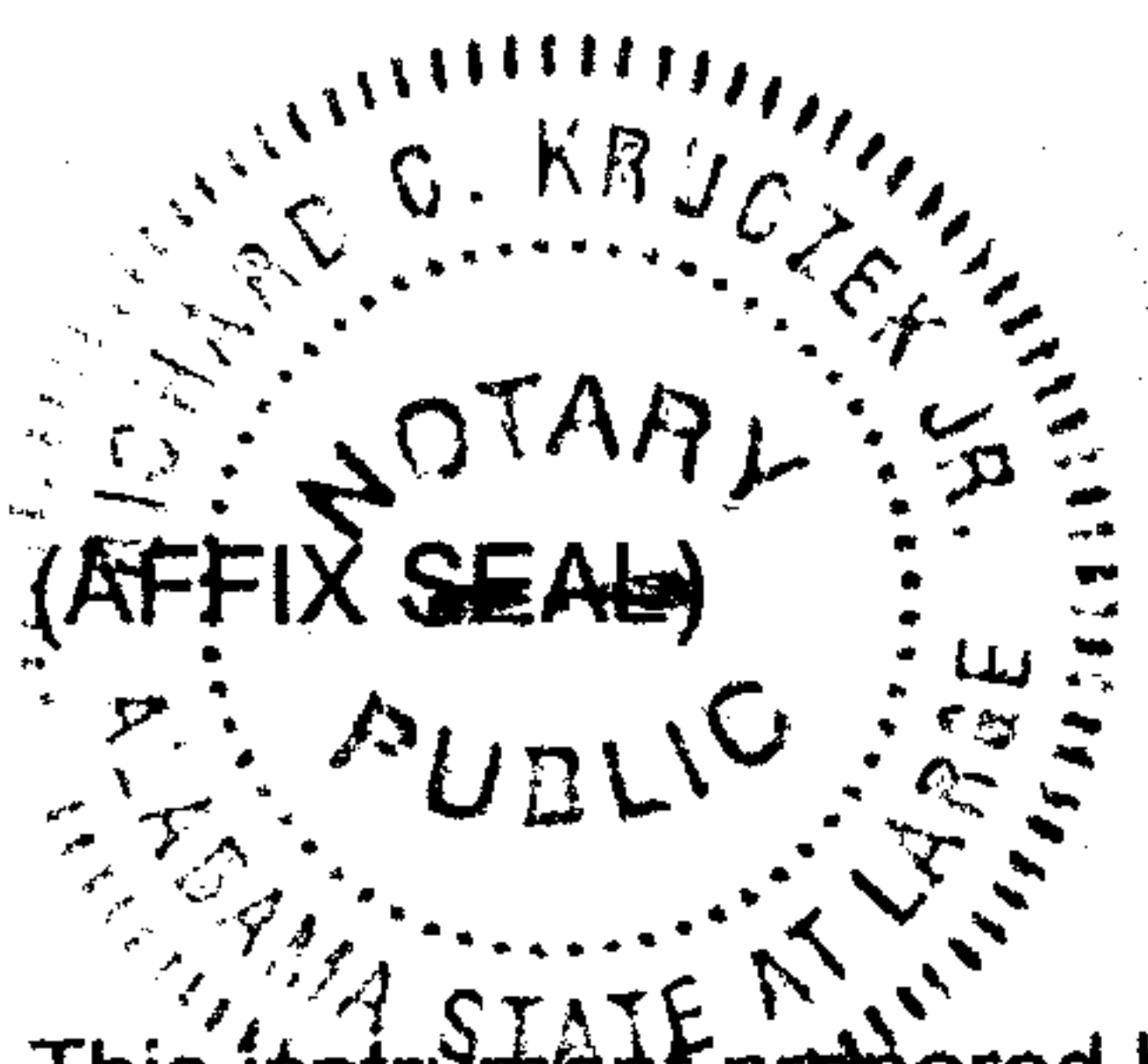

Witness


LOIS A. FLOWERS

STATE OF Alabama }
COUNTY OF Limestone }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that LOIS A. FLOWERS, 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, she executed the same voluntarily on the day the same bears date.


Given under my hand this the 27 day of June, 2012.




Notary Public

My commission expires:
(11/10/2012)

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


20120705000236840 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
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