

STATE OF AL Alabama ()  
Shelby COUNTY ()

### **SPECIFIC POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Specific Power of Attorney, that PHILLIP ROBERTO, the undersigned, do hereby make, constitute and appoint, MARY ROBERTO, my true and lawful Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit specifically in regard to the following:

To exercise or perform any act, power, duty, right of obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform in connection with, arising from, or relating to the refinance of mortgage, on real estate more particularly described below:

**LOT 190, ACCORDING TO CHANDALAR SOUTH, FOURTH SECTOR, AS RECORDED IN MAP BOOK 6, PAGE 69, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**PROPERTY ADDRESS: 2008 Chandaway Drive, Pelham, Al., 35124**

**LOAN AMOUNT: \$114,000.00**

**LOAN NUMBER: 1036243**

**LENDER: Castle Mortgage Company**

And

**LOT 25, ACCORDING TO THE SURVEY OF WEATHERLY BERKSHIRE MANOR, SECTOR 19, AS RECORDED IN MAP BOOK 24, PAGE 43, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**PROPERTY ADDRESS: 126 Berkshire Manor Circle, Alabaster, AL., 35007**

**LOAN AMOUNT: \$153,500.00**

**LOAN NUMBER: 1036244**

**LENDER: Castle Mortgage Company**

**PHILLIP ROBERTO AND PHILLIP J. ROBERTO IS ONE AND THE SAME PERSON.**

I am hereby granting to my said Attorney-in-Fact the right to execute any and all necessary documents for the refinance of mortgage of the above referenced real estate and giving the Attorney-in-Fact the right to execute any and all documents necessary in regard to the refinance of mortgage of said real estate.

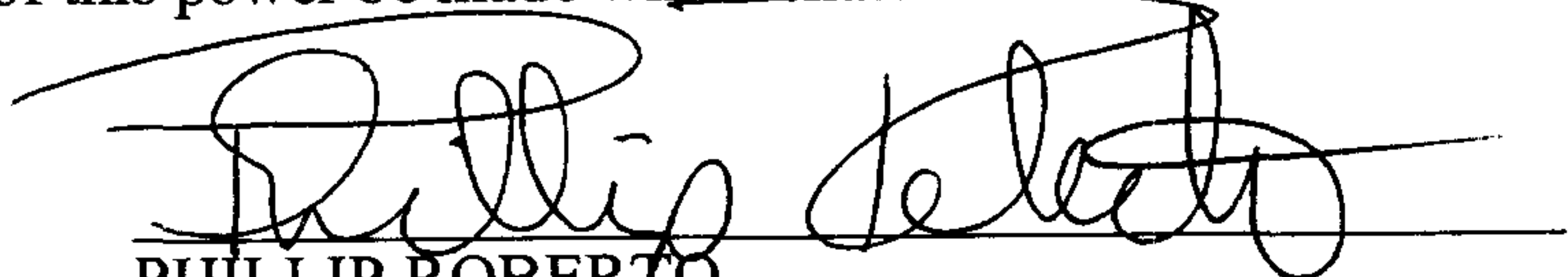
This instrument is to be construed and interpreted as a Specific Power of Attorney.

The rights, powers and authority of my said Attorney-in-Fact herein granted shall commence and be in full force and effect on the 9<sup>th</sup> day of JULY, 2003, the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, PHILLIP ROBERTO,

Individually; and such rights, powers and authority shall remain in full force and effect until the refinance of mortgage of said real estate as referenced above by the Attorney-in-Fact signing all of the documents in regard to said refinance of mortgage, and for sixty (60) days following the actual closing date. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death, shall be binding upon me, my heirs, assigns and personal representatives.

The undersigned grantor of this Specific Power of Attorney herein specifically grants to MARY ROBERTO, the power and right to act on the grantor's behalf to refinance of mortgage and sign any and all documents necessary to transact the refinance of mortgage of the above referenced real estate.

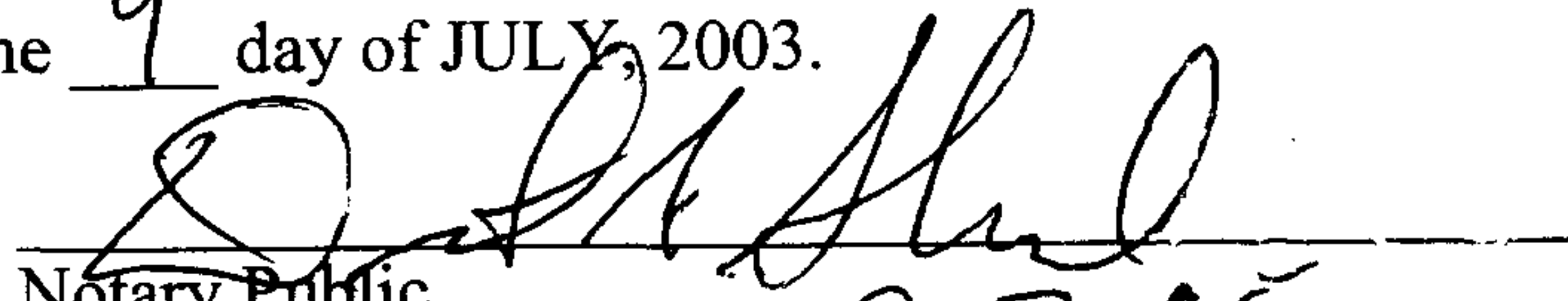
IN WITNESS WHEREOF, as Principal, PHILLIP ROBERTO, is signing this Specific Power of Attorney at Muscowee, Georgia, (city and state) this the 9<sup>th</sup> day of JULY, 2003, and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

  
PHILLIP ROBERTO

STATE OF Georgia ()  
Muscogee COUNTY ()

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that PHILLIP ROBERTO, whose name is signed to the foregoing Power of Attorney and who is known to me, acknowledged before me on this day that being informed of the contents of said Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 9 day of JULY, 2003.

  
Notary Public  
My Commission Expires: 2-7-05

This instrument was prepared by:  
Stewart & Associates  
3595 Grandview Parkway Suite 350  
Birmingham, AL 35243

04/11/31017