

STATE OF ALABAMA)
COUNTY OF SHELBY)

**DURABLE POWER OF ATTORNEY
(SPECIFIC AND LIMITED)**

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal in accordance with Alabama Code Section 26-1-2 (1975).

BE IT KNOWN THAT I, Joseph F. Champion, III, as principal (hereinafter referred to as "Principal") a resident of Shelby County, Alabama, do hereby declare that I hereby make, constitute and appoint **my wife, Tracy B. Champion**, as my true and lawful agent and attorney-in-fact, to do and perform any and all acts, to take any actions and execute any documents in connection with the refinance of the property described as:

See Exhibit "A" for the legal description of the subject property

Said property having the mailing address: 166 Clairmont Road, Sterrett, AL 35147
as I may do in my own stead.

Principal hereby authorizes attorney-in-fact to mortgage in favor of First Lenders Mortgage Corporation, its successors and or its assignees, as their interest may appear, certain real property located at 166 Clairmont Road, Sterrett, AL 35147, a time and place to be determined by the parties associated with the transaction. Said mortgage to secure a conventional 30 year fixed rate loan in an amount not to exceed \$260,000.00 with a rate of interest of not to exceed 4.125%.

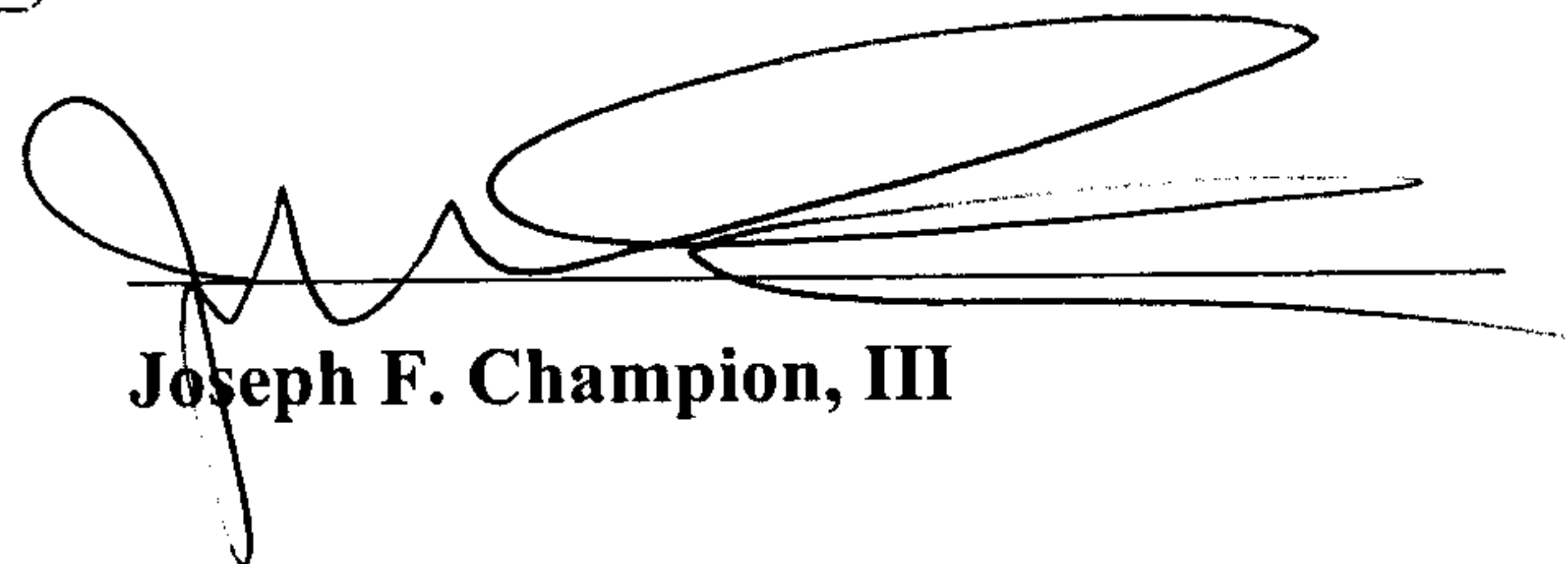
The execution and delivery by Agent of any check, draft, conveyance, paper, deed, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof in my behalf necessary and desirable.

Any person, firm or corporation dealing with Agent under the Authority of this

instrument is authorized to deliver to Agent all consideration of every kind or character with respect to this transaction so entered into by the Agent and shall be under no duty or obligation to see to or examine into the disposition thereof. Third parties may rely upon the representation of Agent as to all matters relating to any power granted to Agent, and no person who may act in reliance upon the representation of Agent or the authority granted to Agent shall incur liability to me or my estate as a result of permitting Agent to exercise any power.

The authority of the Agent is specific and limited as set out above. This Specific and Limited Durable Power of Attorney shall become effective upon its execution by the Principal and delivery to the Agent, and shall be valid and of full force and effect for one hundred eighty (180) days from the date of execution of this Power of Attorney.

Signed this 20 day of April, 2013.



Joseph F. Champion, III

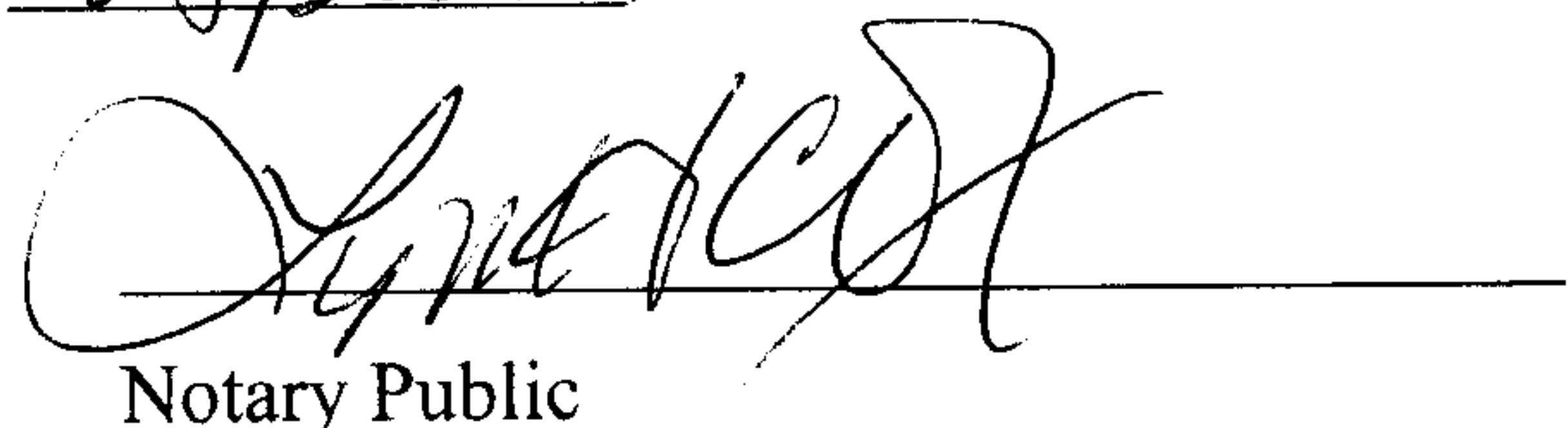
Notary Acknowledgment

STATE OF ALABAMA)

COUNTY OF)

I, the undersigned notary public in for said State, hereby certify that **Joseph F. Champion, III**, whose name is signed to the foregoing Durable Power of Attorney (Specific and Limited) and who is known to me, acknowledged before me this day that, being informed of the contents of this document, she executed the same voluntarily on the day the same bears date.

Given under my hand this 20th day of April, 2013.



Notary Public

My commission expires **MY COMMISSION EXPIRES JANUARY 26, 2015**



Exhibit "A"

Legal Description

Lot 121, according to the Survey of Forest Parks 1st Sector, as recorded in Map Book 22, Page 28 A & B, in the Office of the Judge of Probate of Shelby County, Alabama.



20130508000191360 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
05/08/2013 01:59:16 PM FILED/CERT