

20150408000111470
04/08/2015 10:10:23 AM
POA 1/2

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, Deborah G. Bethers, as principal (hereinafter referred to as "Principal") a resident of SHELBY County, ALABAMA, do hereby declare that I hereby make, constitute and appoint Daniel D. Bethers 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 refinancing and mortgaging of the property described as:

SEE ATTACHED EXHIBIT A

Said property having the mailing address:
91 Windsor Circle, Pelham, AL 35124

as I may do in my own stead.

Principal hereby authorizes Agent and attorney-in-fact to mortgage in favor of USAmeriBank, certain real property located at 91 Windsor Circle, Pelham, AL 35124, a time and place to be determined by the parties associated with the transaction. My agent and attorney in fact is authorized to execute all Mortgage, Deed of Trusts, Promissory Notes, and other loan and closing documents of every nature and type in connection with said mortgage loan.

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 sixty (60) days from the date of execution of this Power of Attorney. Notwithstanding anything to the contrary previously provided by law, the powers granted herein shall survive any disability, either mental or physical, which may hereafter occur to me and any disability shall not revoke or void this power but the same shall continue in full force and effect.

Signed this 30 day of MARCH, 2015.

Debbie Bethers
Deborah G. Bethers

NOTARY ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson)

I, Linda S. Mayo, a Notary Public, in and for said County in said State, hereby certify that **Deborah G. Bethers**, 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 and seal this the 30 day of March, 2015.

Linda S Mayo
Notary Public
My commission expires:

LINDA S MAYO
Notary Public, Alabama State At Large
My Commission Expires April 18, 2016



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
04/08/2015 10:10:23 AM
\$17.00 CHERRY
20150408000111470

J. Fuhrmeister