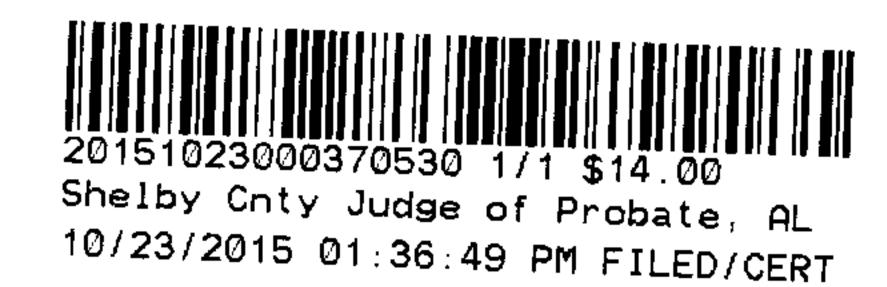
## STATE OF <u>ALABAMA</u> SHELBY COUNTY

incompetency or incapacity.



## LIMITED POWER OF ATTORNEY

Know all men by these presents that I, NEAL CHAMPION, A legal resident of Alabama, hereby make, constitute and appoint my wife, LORETTA CHAMPION, as my true and lawful attorney, for me in my name, place and stead to:

Execute, sign, and acknowledge, any and all documents, including, but not limited to Lien Waivers, Hud-1 Settlement Statement and any other documents necessary to effectuate and/or complete a mortgage refinance transaction, of a piece property consisting of a house and land located at 1417 West Navajo Drive, Alabaster AL 35007.

I hereby give and grant unto my said attorney-in-fact full power and authority to do and perform every act necessary or proper to be done in and for the limited matters outlined above as fully as I might or could do if personally present.

This power of Attorney shall not be affected or impaired by any disability,

NOTARY PUBLIC

State of Alabama - State at Large

My Commission Expires July 16, 2018

Instrument Prepared By: Americapital Funding Corporation 3601 Lorna Ridge Drive Hoover, AL 35216

Notary Public: David Scott Watson
My Commission expires: July 16, 2018