STATE OF ALABAMA

SHELBY COUNTY

20160504000148000 1/3 \$20.00 Shalby Caty Judge of Decision of

Shelby Cnty Judge of Probate, AL 05/04/2016 08:44:32 AM FILED/CERT

## LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, Joy P. Steele of the State of Alabama, do hereby make, constitute and appoint my husband, Jonathan Russell Steele, as my true and lawful attorney-in-fact, for me and in my name, to generally do and perform all things necessary in or about the premises as fully and effectually in all respects as I could do if personally present, to the extent that I am permitted by law to act through agents. In pursuance thereof, I do hereby grant and give unto said attorney in fact full authority and power to do and perform any and all acts necessary or incidental to mortgage my undivided interest in and to the following described real estate:

Lot 9, according to the map and survey of Navajo Pines, as recorded in Map Book 5, Page 108, in the Probate Office of Shelby County, Alabama.

A/K/A 1820 Mohawk Drive, Alabaster, AL 35007.

to BancorpSouth Bank for an FHA mortgage loan which has been assigned Loan No. 8000456939 in the approximate amount of \$136,482.00, at an interest rate of 3.5% for 360 months, with full power to do and to perform all acts required therewith and to execute all documents required in connection therewith, specifically including the mortgage and promissory note, as fully to all intent and purposes as I might or could do if personally present, with full power of substitution.

I further appoint my husband, Jonathan Russell Steele, as my true and lawful attorney-in-fact, to mortgage my undivided interest in and to the above described real estate to BancorpSouth Bank for a second mortgage loan which is for down payment assistance in the amount of \$4,170.00, at an interest rate of 3.5% for 120 months, with full power to do and to perform all acts required therewith and to execute all documents required in connection therewith, specifically including the mortgage and promissory note, as fully to all intent and purposes as I might or could do if personally present, with full power of substitution.

This power of attorney survives subsequent disability and shall continue in force and effect until revoked by instrument properly executed and filed or until consummation of the transactions herein described.

IN WITNESS WHEREOF, I have set my hand on this the 26 day of April, 2016.

20160504000148000 2/3 \$20.00 20160504000148000 2/3 \$20.00 Shelby Cnty Judge of Probate, AL 05/04/2016 08:44:32 AM FILED/CERT Joy P. Steele

STATE OF ALABAMA

COUNTY OF

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that Joy P. Steele, whose name is signed to the foregoing general power of attorney and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal on this the day of April, 2016.

Notary Public

MY COMMISSION EXPIRES JUNE 11, 2018

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