

STATE OF ALABAMA
COUNTY OF SHELBY

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT I, MICHAEL DARRAGH, THE UNDERSIGNED, OF LEHIGH COUNTY, PENNSYLVANIA, HAVE MADE, CONSTITUTED AND APPOINTED, AND BY THESE PRESENTS DO MAKE AND APPOINT LAUREN BOWEN AS MY TRUE ANDLAWFUL ATTORNEY-IN-FACT, to act in my name, place and stead for the purpose of purchasing the property known as 7023 Kensington Avenue, Calera, AL, 35040 and being more particularly described in **Exhibit "A"** which is attached hereto and incorporated by reference herein, for that purpose for me and in my name, place and stead, and for my use and benefit, as my act and deed, to do and execute any and all things necessary or desirable to effect the purchase of said property, including, but not in limitation thereof the following:

To procure a loan in the total amount of **\$94,530.00** for a term of 30 Years; to execute a Note evidencing said indebtedness and a security deed on forms acceptable to said Lender; to approve a closing statement, disclosure and loan disbursement statement; to execute any and all loan company forms required or necessary to effect the foregoing; to endorse checks, drafts or money orders evidencing said loan; and generally to execute and deliver all forms or documents executed and delivered in connection with the financing thereof.

Giving and granting unto any said Attorney-in-Fact full power and authority to do and to perform all and every deed, act, matter and thing, whatsoever in and about the foregoing as fully and effectually to all intents and purposes as we might or could do in my own proper person if personally present, the above specifically enumerated powers being in said an exemplification of the full, complete and general powers hereinabove granted, and not in limitation thereof; and hereby ratify all that my said Attorney-in-Fact shall lawfully do or cause to be done by virtue of these presents.

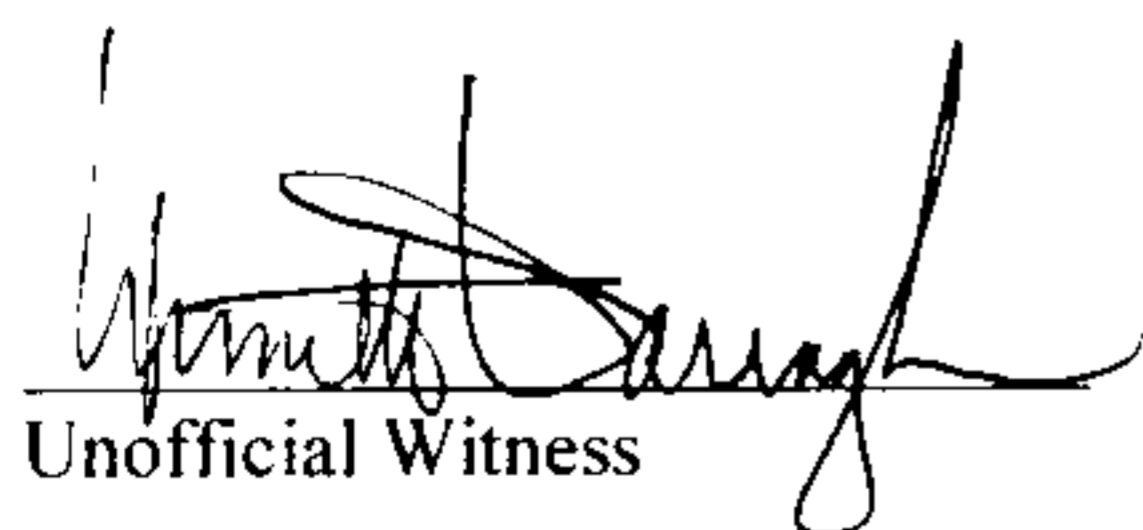
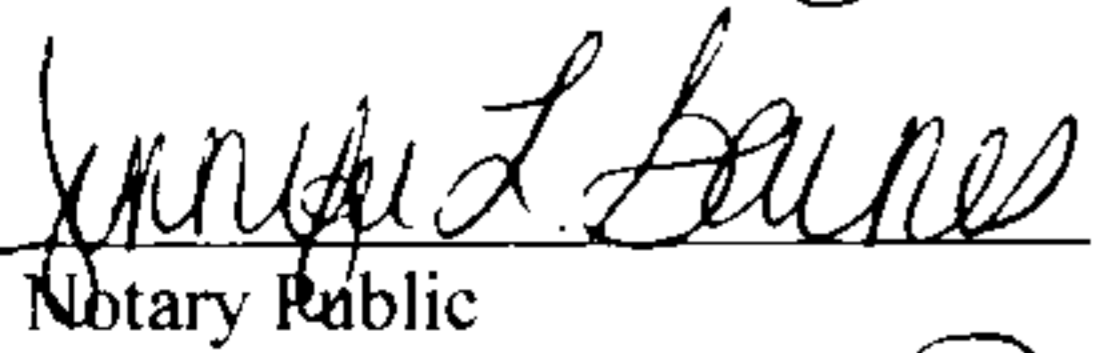
This power of attorney shall not be affected by my disability or incompetence. This power of attorney shall expire 90 days from the date hereof or upon the consummation of the closing contemplated herein, whichever event first occurs, unless earlier revoked. This power of attorney may be revoked by written instrument executed by me, which is recorded in the office of the clerk of the Superior Court of Shelby County, in which the property is located.

I hereby declare that any act or thing lawfully done hereunder by said Attorney-in-Fact shall be binding on me, my heirs, legal and personal representatives and assigns, whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been received by said Attorney-in-Fact and those persons relying upon the representations of said Attorney-in-Fact.

Witness my hand and seal, this 12TH Day of December, 2016.



MICHAEL DARRAGH (SEAL)


Unofficial Witness
Notary Public

My Commission Expires: Dec. 6, 2019

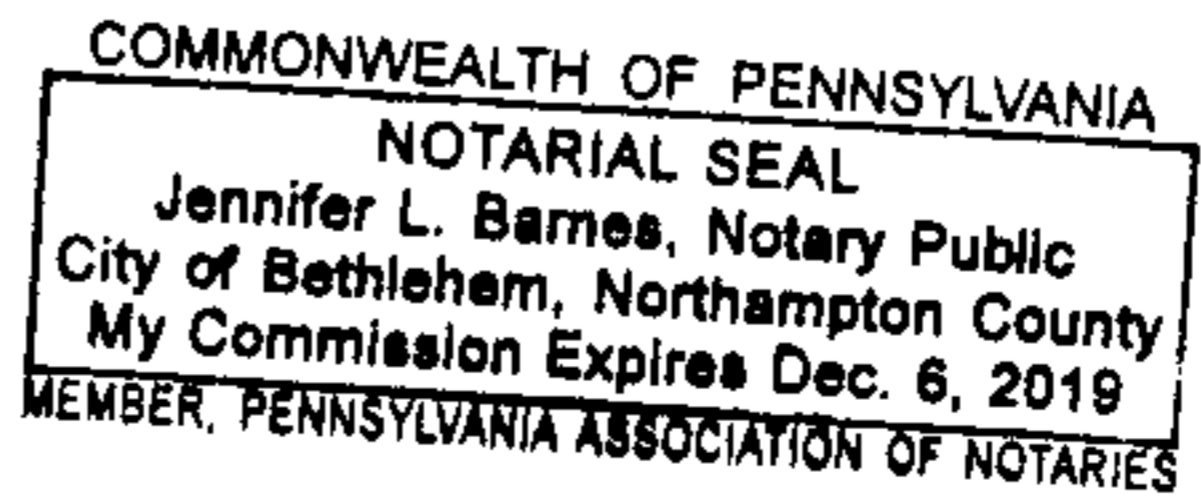
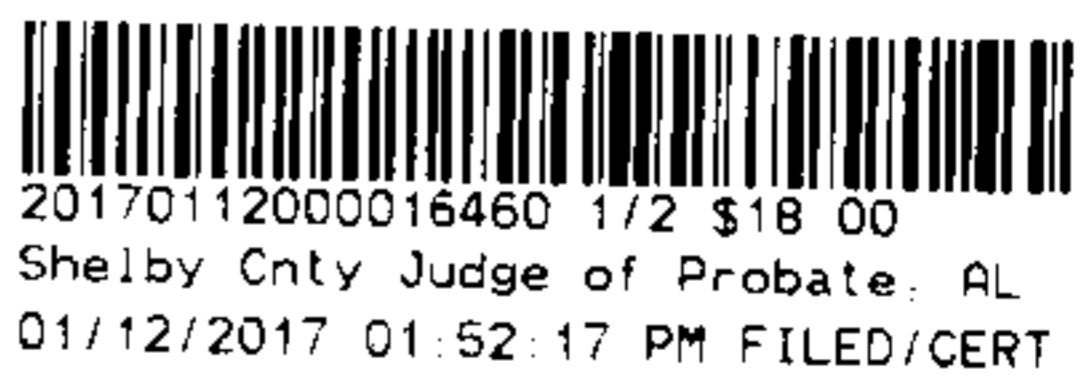


EXHIBIT "A"

Lot 168, according to the Survey of Kensington Place Phase II, as recorded in Map Book 42, Page 117, in the Probate Office of Shelby County, Alabama.

PARCEL NUMBER: 22-8-34-1-011-049.000

