

Return to:
Massey, Stotser & Nichols PC Attorneys
1780 Gadsden Highway
Birmingham, AL 35235

State of: Alabama
County of: Shelby

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Christopher James Hammel, a resident of Shelby County, Alabama, do hereby make, constitute and appoint April Marie Hammel as my true and lawful attorney-in-fact and I do authorize said attorney-in-fact for me and in my name, place and stead to act in any way which I could do, if personally present, to the extent permitted by law and specifically to sign a Promissory Note in the original principal amount of \$ 346,768.00, and the Security Deed evidencing the debt in favor of the **Lender, Vanderbilt Mortgage & Finance DBA Silverton Mortgage**, at a (fixed/adjustable) annual interest rate of 3.375 % and for a term of 360 months and securing the real property located at : 3108 Simms Landing, Pelham, AL 35124, which real property is described herein below and further to execute, acknowledge, consummate and deliver all owner's affidavits, Closing Statements, all appropriate lender and tax documentation and any other instruments of any nature which my attorney-in-fact in his/her discretion deem appropriate as to accomplish the loan transaction contemplated herein.

☐ If the subject loan is a VA loan, this property is to be used as the borrowers primary residence. Borrower to X the box acknowledging it is a primary residence.

It is with the full knowledge that it is very difficult to ascertain the exact dollar loan amount and the exact interest rate, that I specifically authorize my attorney-in-fact to perform all of the acts just as set out above subject to the following restrictions:

- a) The final loan amount shall not be adjusted up or down more than Five Thousand Dollars (U.S. Dollars) \$5,000.00;
- b) The final interest rate shall be no more than 0.50 of a percentage point rate more or less than the rate set out above.

All other terms and conditions, including but not limited to the type of loan product, i.e. fixed vs. adjustable and the term of the loan shall remain the same.

The real estate to be secured is described as follows: Legal description typed here or See Attached.

My attorney-in-fact may execute all documents, which he/she in his/her discretion, deem necessary or appropriate but only to consummate the transaction contemplated herein.

This Power of Attorney is a durable Power of Attorney, and my becoming disabled, incompetent or incapacitated or the lapse of time shall not affect it. It is our intent that the authority conferred herein shall be exercisable notwithstanding our physical disability or mental incompetence.

To induce a third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this Power of Attorney may act hereunder, and that a revocation or termination hereof shall be ineffective as to such third party unless and until actual notice or knowledge of such

revocation or termination shall have been received by such third party. This Power of Attorney is automatically revoked on 90 days from date signed. I hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of reliance upon this Power of Attorney.

IN WITNESS WHEREOF, I HAVE SET MY HAND AND SEAL TO THIS Power of Attorney this 28th day of May, 2021.

Signed, sealed and delivered in the presence of:

Unofficial Witness

Christopher James Hammel (Seal)
Borrower

STATE OF ALABAMA ()
COUNTY OF JEFFERSON ()

On this 28th day of May, 2021, I, the undersigned authority, a Notary Public in and for said County and in said State, hereby certify that Christopher James Hammel, whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this day, that, being informed of the contents of this conveyance, he executed the same voluntarily for and as his act on the day the same bears date.

Given under my hand and seal of office, this the 28th day of May, 2021.



Michael D. Brymer
NOTARY PUBLIC
STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: 09/25/2021

Exhibit "A"
Property Description

Lot 126, according to the Survey of Final Plat of Simms Landing, Phase 1B, as recorded in Map Book 53, Page 37 A & B, in the Probate Office of Shelby County, Alabama.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
06/01/2021 12:32:14 PM
\$28.00 JOANN
20210601000265550

Allen S. Bayl