STATE OF FLORIDA)
COUNTY OF DADE)

SPECIAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Sue M. Keefe, a resident citizen of Dade County, Florida, having entered into a real estate contract for the purchase of certain real property located in Shelby County, Alabama, and being desirous of completing said purchase transaction and related mortgage loan transaction with reference to said property, said real property which is located in Shelby County, Alabama being more specifically described as:

Lot 31, Davenport's Addition to Riverchase, Shelby County, Alabama.

608 Mountain Laurel Court, Birmingham, Alabama 35243.

And with the advance knowledge that I will be outside of the state of Alabama at the time said real estate transaction and related mortgage transaction is to take place; and being desirous of authorizing someone to act in my stead and on my behalf, to close out said real estate transaction and to complete said mortgage loan transaction on my behalf, do hereby nominate, constitue and appoint my daughter, Jane K. Hardy, a resident citizen of Jefferson County, Alabama, as my true and lawful Attorney-in-Fact, to act in my stead and on my behalf, to participate in and conduct all of my affairs concerning the purchase of the above referred to real estate parcel on my behalf and in my name, and to complete the mortgage loan transaction with Engel Mortgage Company, with reference to said purchase and said real property. For these purposes, I do hereby give to my said daughter, the full power and authority to act in my name and on my behalf, by doing any and all acts or actions of whatever nature I could do myself if I were present in person and performing said acts, including, but not being limited to, the signing of contracts, agreements, notes, mortgages, affidavits, and/or any other documents requiring my signature which relate to the purchase transaction or nortgage loan transaction with reference to the above described real property, and which are convenient or necessary for the consummation of said real estate purchase transaction and mortgage loan transaction, in my name and on my behalf. It is my intention that title to said real property

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further intention that I will be individually responsible under the mortgage and the mortgage note with reference to said mortgage loan transaction. The transaction is contemplated to be completed within the next sixty (60) days but the duration of this power of attorney shall be for six (6) months from the date hereof, or until revoked in writing by me, which writing must be properly recorded in Shelby County, Alabama and making reference to the above styled real property.

....

I do hereby ratify and confirm all acts and actions which my said Attorney-in-Fact shall lawfully do by virtue of this power of attorney, and I do agree to be bound by the same. It is my current contemplation that the mortgage loan with reference to this transaction shall be in the approximate amount of Sixty-Nine Thousand Five Hundred (\$69,500.00) Dollars at the then common and standard interest rates being charged by said mortgage company for mortgage loans of the type being made on my behalf. It is my further intention and understanding that the purchase price of the real property above referred to shall be Eight-Six Thousand Nine Hundred (\$86,900.00) Dollars plus whatever standard and ordinary expenses and closing costs I am responsible for at law or under the terms of the above referred to contract. Said mortgage loan is to be made by Engel Mortgage Company of Birmingham, Alabama. I do authorize and acknowledge that minor changes in these terms may be necessary and my said Attorney-in-Fact shall have full authority and power to agree to the same on my behalf.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this day of Area and 19 Area and

SUE M: KEEFE

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State of Florida)

County of Dade)

Before me, the undersigned authority, a Notary Public in and for said county in said state, personally appeared Sue M. Keefe, who, being

first duly sworn, makes oath that she has read the foregoing Special Power of Attorney and knows the contents thereof, and that she is informed and believes, and upon such information and belief, avers that the facts alleged therein are true and correct.

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My Commission expires:

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