

POWER OF ATTORNEY

STATE OF ALABAMA
COUNTY OF Shelby

I, LORETTA M. HAWKINS, OF 300 DOGWOOD TRAIL, MONTEVALLO, AL 35115, DO HEREBY NOMINATE, CONSTITUTE AND APPOINT MY HUSBAND, TIMOTHY P. HAWKINS, TO BE MY TRUE AND LAWFUL ATTORNEY IN MY NAME AND TO EXECUTE IN MY NAME AND DELIVER ALL LEGAL PAPERS AND DOCUMENTS FOR ME IN MY PLACE AND STEAD TO THE SAME EXTENT THAT I MIGHT DO WERE I PRESENT IN PERSON, HEREBY GIVING AND GRANTING UNTO MY SAID ATTORNEY-IN-FACT FULL POWER AND AUTHORITY TO DO ANY AND ALL ACTS NECESSARY AND PROPER TO BE DONE IN AND ABOUT THE PREMISES, AND HEREBY RATIFYING AND CONFIRMING WHATSOEVER MY SAID ATTORNEY-IN-FACT MAY LAWFULLY DO IN THE PREMISES AND TO HAVE FULL POWER TO SIGN, EXECUTE AND PERFORM ANY AND ALL ACTS NECESSARY TO ENTER INTO AN AGREEMENT WITH APCO EMPLOYEES CREDIT UNION WHICH WILL BE SECURED BY A MORTGAGE ON THE PROPERTY LOCATED AT "see attached plot plan", MONTEVALLO, AL 35115, FURTHER DESCRIBED AS:

SEE EXHIBIT "A"

SAID AGREEMENT WILL BE A CLOSED END, FIXED RATE REALESTATE PURCHASE LOAN, SECURED BY THE MORTGAGE. THE LOAN AMOUNT WILL BE \$17,550.00, AND WILL BE IN EFFECT FOR A PERIOD OF (10) TEN YEARS. IN ACCORDANCE WITH SAID AGREEMENT, I AUTHORIZE MY HUSBAND TO SIGN ALL LOAN DOCUMENTS. I FURTHER AGREE TO HOLD HARMLESS APCO EMPLOYEES CREDIT UNION, CAMBRIDGE TITLE AGENCY, INC. CU LENDING, INC. AND TRIMMIER LAW FIRM, LLC FOR THEIR ACTIONS IN CONSUMMATING AND CARRYING OUT SAID AGREEMENT.

IN WITNESS WHEREOF, I HAVE EXECUTED THIS POWER OF ATTORNEY THIS 29 DAY OF May, 1996

Loretta M. Hawkins
LORETTA M. HAWKINS

STATE OF ALABAMA
COUNTY OF Shelby

I, Paul R. Woodard, A NOTARY PUBLIC FOR THE STATE OF ALABAMA AT LARGE, DO HEREBY CERTIFY THAT LORETTA M. HAWKINS, WHOSE NAME IS SIGNED TO THE FOREGOING CONVEYANCE, AND WHO IS KNOWN TO ME, ACKNOWLEDGED BEFORE ME ON THIS DAY THAT, BEING INFORMED OF THE CONTENTS OF THE ABOVE POWER OF ATTORNEY, SHE EXECUTED THE SAME VOLUNTARILY ON THE DAY THE SAME BEARS DATE.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 29 DAY OF May, 1996 (PW)

Paul R. Woodard
NOTARY PUBLIC

MY COMMISSION EXPIRES: MY COMMISSION EXPIRES FEB. 24, 2000

Inst # 1996-18140

06/05/1996-18140
11:08 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

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