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Shelby Cnty Judge of Probate,AL
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STATE OF ALABAMA §
§ ss.
SHELBY COUNTY §

DURABLE POWER OF ATTORNEY

I. APPOINTMENT OF ATTORNEY IN FACT:

KNOW ALL MEN BY THESE PRESENTS, that I, Julie A. Montgomery, as principal, residing in Shelby County, State of Alabama, do hereby constitute and appoint Dean Montgomery who resides in Tuscaloosa County, Alabama ("Attorney in Fact"), my true and lawful attorney for me and in my name, place, and stead, giving and granting to Dean Montgomery, as she shall deem advisable, the full, complete, and unlimited right, power, and authority to do, execute, and perform any act, deed, matter, or thing whatsoever that my Attorney in Fact, in her discretion, determines ought to be done, executed, or performed, of every nature and kind whatsoever, as fully and effectively as I could do if personally present and capacitated, in connection with the refinancing of the following real property in Shelby County, Alabama, to wit:

167 Ivy Brook Trail, Pelham, Alabama, 35124

Being further described in Exhibit "A" attached hereto.

Without in any way limiting the generality of the foregoing, I grant the following specific power with respect to my Attorney in Fact:

II. RIGHTS AND DUTIES:

My Attorney in Fact shall not be deemed to have a mandatory duty to exercise the powers conferred upon her by virtue of this instrument.

III. ADMINISTRATIVE POWERS:

My Attorney in Fact is hereby empowered:

(1) In financing and refinancing, mortgaging hypothecating and managing assets, to sign in all respects on my behalf any and all HUD-1 settlement statements, promissory notes, mortgages, disclosures and all other documentation which may be required to mortgage, transfer title and/or finance the above stated real property in Shelby County, Alabama;

(2) To demand, sue for, collect, recover, and receive all goods, claims, debts, monies, interests, and demands whatsoever, now due or that may hereafter be due or belong to me (including the right to institute any action, suit, or legal proceeding for the recovery of any realty, to the possession whereof I may be entitled), and to make, execute and deliver receipts, releases, or other discharges therefor;

(3) To make, execute, endorse, accept, collect, and deliver any bills of exchange, checks, drafts, notes, and trade acceptances;

(4) To open and utilize checking and savings accounts in my name, to be an authorized signatory thereof, to deal with the same in all respects in my behalf, to withdraw funds therefrom, to close out same;

Heritage Title

(5) To endorse checks, with or without restriction, in my name and on my behalf;

(6) To pay all sums of money that may hereafter be owing by me upon any debt, bill of exchange, check, draft, note or trade acceptance made, executed, endorsed, accepted, and delivered by me or for me by my Attorney in Fact;

(7) To conduct my personal relationships and affairs and do all actions deemed necessary and required by my Attorney in Fact to finance, refinance and/or mortgage any and all real property on my behalf in Shelby County, Alabama.

IV. POWERS WITH RESPECT TO REALTY:

My Attorney in Fact is hereby empowered:

(1) To enter upon and take possession of all realty that may belong to me, or to the possession of which I may be entitled;

(2) To make or enter into loans or advances, at interest, for marketing, or any other purpose hereunder, in such manner and upon such terms and conditions, as he/she may approve, and in general to take any action which my Attorney in Fact deems necessary or desirable in the mortgaging or financing of said realty;

(3) To make, execute, and deliver any deed, whether with or without covenants and warranties, in respect of any such realty;

(4) To manage any such realty, and to manage, repair, rebuild, or reconstruct any buildings, houses, or other structures, or any part thereof, that may now or hereafter be erected upon any such realty;

(5) To pay any taxes, charges, and assessments that may be levied, assessed, or imposed upon any such realty.

V. POWERS WITH RESPECT TO PROPERTY, GENERALLY:

My Attorney in Fact is hereby empowered with respect to any such realty to make, do, and transact all and every kind of business of whatever kind or nature, including the receipt, recovery, collection, payment, compromise, settlement, and adjustment of all accounts, legacies, bequests, interests, dividends, annuities, income, rents, claims, demands, actions, causes of actions, debts, taxes, and obligations which may now or hereafter be due, owing, or payable by or to me;

VIII. RATIFICATION:

I, Julie A. Montgomery, ratify and confirm all and whatsoever that my Attorney in Fact, shall do, or cause to be done, in or about the premises by virtue of this power of attorney. I declare that any act or thing lawfully done hereunder by my Attorney in Fact shall be binding upon me and 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 in reliance hereon. This power of attorney may be filed for record in any public office.

IX. CHARACTERIZATION:

I intend this power of attorney to constitute a durable power of attorney under Section 26-1-2 Code of Alabama (1975), as amended, and this power of attorney shall not be affected by my disability, incompetency, or incapacity. All acts done by my said Attorney in Fact, shall have the same effect and inure to the benefit of and bind me, my estate, heirs, successors in interest, personal representatives, and assigns the same as I could do when not disabled, incompetent, or incapacitated.

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X. DURABILITY:

This power of attorney shall not be revoked or terminated by my death as to my Attorney in Fact and any other person who, without actual knowledge of my death, acts in good faith in reliance on this power of attorney; and any such action so taken where lawful, shall bind my estate, heirs, successors in interest, personal representatives, and assigns the same as if taken by me before my death.

XI. TERMINATION OF POWER:

The Power of Attorney granted my Attorney in Fact shall terminate as to that Attorney in Fact without further action on my part immediately upon the occurrence of any one of the following:

(1) The adjudication of Dean Montgomery as incompetent; or

(2) The death of Dean Montgomery.

(3) The expiration of sixty (60) days from the date of this instrument.

XII. RULES OF CONSTRUCTION AND DEFINITIONS:

(1) SEVERABILITY: If any provision of this power of attorney is held to be inoperative, invalid, or illegal, it is my intention that all of the remaining provisions hereof shall continue to be fully operative and effective so far as is reasonable.

(2) NUMBER: Where necessary or appropriate to the meaning hereof the singular and plural shall be interchangeable.

(3) GENDER: Words of any gender shall include all genders.

(4) DEFINITIONS:

(a) "Property" shall include all property, real, personal, and mixed, tangible and intangible, including without limitation, money, assets, and any reversionary or remainder interest.

(b) "Realty" shall include lands, tenements, structures, improvements, hereditaments, and the rights in same.

IN WITNESS WHEREOF, I have hereunto set my hand, seal and mark in Shelby County, State of Alabama, on this the 28th day of February, 2005.

Julie A. Montgomery

WITNESSES:

20050331000148290 4/5 $23.00
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I, the undersigned authority, a Notary Public for the State of Alabama at Large, do hereby certify that Julie A. Montgomery, 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 the instrument, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal on this the 28th day of February, 2005.

Rebecca M. Cofield
Notary Public for the State
of Alabama at Large

MY COMMISSION EXPIRES: JULY 6, 2008

THIS DOCUMENT PREPARED BY
E. KENNETH AYCOCK
E. KENNETH AYCOCK, P.C.
1107 23rd Ave. (35401)
Post Office Box 21134
Tuscaloosa, Alabama 35402
Telephone: (205) 752-7788

20050331000148290 5/5 $23.00
Shelby Cnty Judge of Probate,AL
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Exhibit "A"

Lot 115 according to the Survey of Ivy Brook Phase Three, as recorded in Map Book 28 at Page 34 in the Probate Office of Shelby County, Alabama.