


SPECIFIC POWER OF ATTORNEY

STATE OF ALABAMA)


20060821000408160 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
08/21/2006 03:54:42PM FILED/CERT

JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS: That I, **LOYD E. HORTON, JR.**, have made, constituted and appointed, and by these presents do make, constitute, and appoint **BETTY SUE HORTON** my true and lawful attorney-in-fact for me and in my name, place and stead and on my behalf to do and execute all or any documents required or needed in consummating the refinance closing of residence located at **1640 21ST AVENUE, CALERA, AL 35040**. Further granting unto my said attorney-in-fact full power and authority to execute and deliver that certain refinance mortgage loan with **SAFEWAY MORTGAGE, INC. AND FINANCIAL FREEDOM, SENIOR FUNDING CORPORATION** in the amount of **\$99,000.00**. The property being more particularly described as follows, to-wit:

LOT 11, AND THE EAST 10 FT. OF LOT 10, ACCORDING TO ROBERT PLEDGER'S RESURVEY OF A PART OF BLOCKS 262, 263 AND 265, ACCORDING TO DUNSTAN'S MAP OF THE TOWN OF CALERA, ALABAMA, AS RECORDED IN MAP BOOK 4, PAGE 1, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

upon such terms and conditions, and under such covenants, as my said attorney-in-fact shall think fit and proper. Also to sign, seal, execute, deliver and acknowledge such mortgages, contracts, indentures, agreements, affidavits, and all such other instruments in writing of whatsoever kind and nature as may be necessary or proper in the premises.

Giving and granting unto my said attorney full power and authority to perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said attorney, shall lawfully do or cause to be done by virtue of these presents.

IT IS UNDERSTOOD AND AGREED THAT THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY DISABILITY, INCOMPETENCY, OR INCAPACITY OF THE UNDERSIGNED.

And I, the said **LOYD E. HORTON, JR.** do hereby ratify and confirm all that my said attorney shall do or cause to be done in and about the premises by virtue of this Specific Power of Attorney.

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IN WITNESS WHEREOF, I have hereunto set my hand and seal on
this the 8 day of 8, 2006.

Loyd E Horton Jr.
LOYD E. HORTON, JR.

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County,
in said State, hereby certify that LOYD E. HORTON, JR. whose name
is signed to the foregoing Specific Power of Attorney, and who is
known to me, acknowledged before me on this day that, being
informed of the contents of said instrument she executed the same
voluntarily on the day the same bears date.

Given under my hand and official seal, this the 8 day of
August, 2006.

Karen P. Ollis
NOTARY PUBLIC

My Commission Expires:

Prepared by:
Anthony D. Snable, Attorney
1629 11th Avenue South
Birmingham, AL 35205

