



## DURABLE AND SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable and Specific Power of Attorney, that I, **JEFFREY R. BUSH** of 406 Larkwood, San Antonio, Texas 78209, being over nineteen years of age, do hereby appoint **RONDA F. BUSH** of 406 Larkwood, San Antonio, Texas 78209,, as my Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit, to do, perform and execute any and every act that I may legally do through an Attorney-in-Fact limited to the following specific acts:

(1) Make, do and perform all and every act and thing necessary and to execute the mortgage, note, truth in lending disclosure, settlement statement and any and all other papers required to be signed by me for the purchase of the property described below for the purchase price of \$345,000.00 and financing of the purchase through a purchase money first mortgage transaction on August 21, 2008 with AMTRUST BANK in the gross amount of \$276,000.00, with an interest rate of 6.0%, payable in 360 payments at \$1,380.00 plus an escrow for property taxes and homeowner's insurance per month, the first payment beginning on October 1, 2008 and last payment on September 1, 2038. The real estate that secures the loan transaction is described as follows:

## Lot 1-11, according to the Survey of Chelsea Park, First Sector, Phase I and II, as recorded in Map Book 34, Page 21 A & B, in the Probate Office of Shelby County, Alabama.

The property address of this property is 1012 Kingston Road, Chelsea, Alabama..

- (2) I hereby ratify and confirm all that RONDA F. BUSH as my Attorney-in-Fact, shall lawfully do or cause to be done by virtue of these presents.
- (3) The rights, powers and authority of my said Attorney-in-Fact herein granted shall not be affected by disability, incompetency or incapacity on my part. All rights, powers and authority shall remain in full force until revoked by me in written notice to my said Attorney-in-Fact.
- (4) The execution and delivery by my Attorney-in-Fact of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my Attorney-in-Fact's approval of the consideration therefor, and the form and contents thereof, and that my Attorney-in-Fact deems the execution thereof in my behalf necessary or desirable. Any person, firm or corporation dealing with my Attorney-in-Fact under the authority of this instrument is authorized to deliver to my Attorney-in-Fact all considerations of every kind and character with respect to any transactions so entered into by my Attorney-in-Fact and shall be under no duty or obligation to see or to examine the disposition thereof.

(5) Third parties may rely upon the representations of my Attorney-in-Fact as to all matters relating to any power granted to my Attorney-in-Fact and no person who may act in reliance upon the representations of my Attorney-in-fact, or the authority granted to my Attorney-in-Fact, shall incur any liability to me or my estate as a result of permitting my Attorney-in-fact to exercise any power.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 19th day of August, 2008.

FFREY R. BUSH

STATE OF <u>\</u> COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Jeffrey Bush, whose name is signed to the foregoing power of attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the /94h day of August, 2008.

Notary Public

My commission expires:

My Commission Expire: November 27, 2011

THIS INSTRUMENT PREPARED BY:

F. Wayne Keith, Attorney 15 Southlake Lane, Suite 230 Birmingham, Alabama 35244 20080826000342570 2/2 \$14.00 Shelby Cnty Judge of Probate O

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