

**DURABLE POWER OF ATTORNEY
(Specific and Limited)**

This power of attorney shall not be effected by disability, incompetency, or incapacity of the principals in accordance with Alabama Code Section 26-1-2 (1975).

1. **APPOINTMENT OF ATTORNEY IN FACT.** I, **Scott Daniel Bredall**, as principal ("Principal"), resident of the State and County aforesaid, has made, constituted and by these presents to make, constitute and appoint **Janice Kay Bredall** as my true and lawful agent and attorney-in-fact ("Agent") to do and perform the following:

To do any and all acts, to take any actions and execute any documents in connection with the refinance with Wells Fargo Bank, loan number 0266490523, of the property described as:
Lot 1, according to the Survey of Coles Cove Addition to Lay Lake, as recorded in Map Book 35, Page 134, in the Probate Office of Shelby County, Alabama.

To do any and all acts, to take any actions and execute any documents in connection with the refinance with Wells Fargo Bank, loan number 0266490523, of the property located at **138 Paradise Circle, Shelby, AL 35143**, including signing all loan documents, settlement statement or other related documents as I may do in my own stead. This Power of Attorney shall be valid and of full force and effect for forty-five (45) days from the date of execution of this Power of Attorney.

2. **EXECUTION AND DELIVERY.** The execution and delivery by Agent of any check, draft, conveyance, paper, deed, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof in my behalf necessary and desirable.

3. **RELIANCE ON AUTHORITY.** Any person, firm or corporation dealing with Agent under the Authority of this instrument is authorized to deliver to Agent all consideration of every kind or character with respect to this transaction so entered into by the Agent and shall be under no duty or obligation to see to or examine into the disposition thereof. Third parties may rely upon the representation of Agent as to all matters relating to any power granted to Agent, and no person who may act in reliance upon the representation of Agent or the authority granted to Agent shall incur liability to me or my estate as a result of permitting Agent to exercise any power.

4. **LIMIT ON AGENT'S AUTHORITY.** The authority of the Agent is specific and limited to the refinance of the property located at **138 Paradise Circle, Shelby, AL 35143**

EFFECTIVE DATE OF AGENT'S AUTHORITY. This Specific and Limited Durable Power of Attorney shall become effective upon its execution by the Principal and delivery to the Agent.

IN WITNESS WHEREOF, I, as Principal, have executed this Specific and Limited Durable Power of Attorney.

Dated this 29 day of March, 2010.

REPUBLIC OF SINGAPORE)
CITY OF SINGAPORE.)
EMBASSY OF THE)
STATE OF)
COUNTY OF)
~~UNITED STATES OF AMERICA~~

Principal: Scott Daniel Bredall
Rachel Sunden
Deputy Consular Chief of the
United States of America

On March 29, 2010, before me ~~the undersigned Notary Public, in and for said County and State~~, personally appeared, **Scott Daniel Bredall**, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument subscribed to me that the entity, being informed of the contents, upon whose behalf he/she acted voluntarily, executed the instrument.

WITNESS my hand and official seal this 29th day of March, 2010.

Rachel Sunden
Notary Public
My Commission Expires **Indefinite**

Rachel Sunden
Deputy Consular Chief of the
United States of America

RECORDING REQUESTED BY
ServiceLink
4000 Industrial Blvd.
Aliquippa, PA 15001

WHEN RECORDED MAIL TO:
JANICE K BREDALL
138 PARADISE CIR
SHELBY, AL 35143-5911
Order No: 2173076

Attorney-In-Fact Affidavit for Power of Attorney

**THIS IS AN AFFIDAVIT MADE UNDER OATH. THE MAKING OF A FALSE STATEMENT WILL
SUBJECT THE AFFIANT TO SEVERE CRIMINAL PENALTIES.**

State of Alabama SS
County of Shelby

BEFORE ME, the undersigned authority, personally appeared affiant, **JANICE KAY BREDALL** whose post office address is 138 PARADISE CIR. SHELBY, AL 35143, who being by me first duly sworn on oath, deposes and says:

1. On the 29th day of March, 2010, SCOTT DANIEL BREDALL (the "Principal") executed a Power of Attorney appointing me as Attorney-In-Fact. If said Power of Attorney is recorded, the recording information for said Power of Attorney is as follows: Power of Attorney recorded _____, in _____ County records at Shelby County, Alabama
2. The Principal was of sound mind and of legal age at the time the Power of Attorney was executed.
3. The Principal has not revoked the Power of Attorney.
4. The Principal has not been adjudged mentally incapacitated, nor has a petition to determine the competency of the Principal been filed.
5. I have not received actual knowledge or actual notice of the death of the Principal, nor have I received notice of any facts indicating the Principal's death.

Further, the Affiant sayeth naught.

Janice Kay Bredall
JANICE KAY BREDALL

STATE OF Alabama)
COUNTY OF Shelby) ss
)

On this, the 5th day of April, 2010, before me, Kelly B. Furgerson,
Notary Public in and for said County and State, personally appeared
Janice Kay Bredall, personally known to me or proved to me on the
satisfactory evidence, to be the person(s) whose name(s) is/are subscribed in the within instrument and
acknowledged to me that he/she/they executed the name in his/her/their authorized capacity and that by his/her/their
signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) noted, executed the
instrument.

Witness my hand and Official Seal:
My commission expires:

Kelly B. Furgerson
Notary Public



20100503000134530 2/3 \$17.00
Shelby Cnty Judge of Probate, AL
05/03/2010 12:18:05 PM FILED/CERT

KELLY B. FURGERSON
Notary Public - Alabama State At Large
My Commission Expires 10 / 27 / 2010

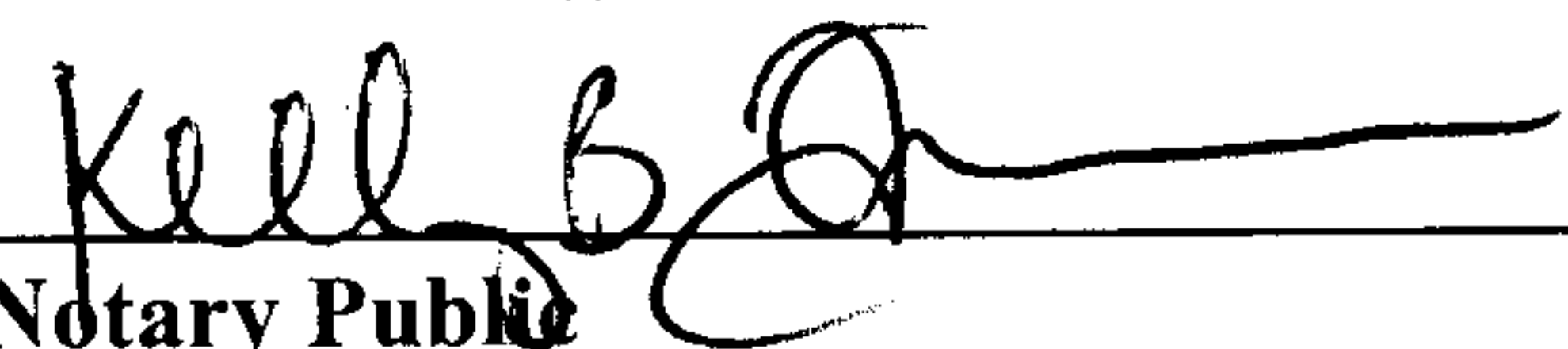
ACKNOWLEDGMENT FOR POWER OF ATTORNEY

STATE OF ALABAMA
COUNTY OF SHELBY

I, Kelly B. Furgerson, a Notary Public in and for said County, in said State, hereby certify that Janice Kay Bredall, whose name as Attorney in Fact for Scott Daniel Bredall 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 this conveyance, she, in her capacity as such Attorney in Fact, and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 5th day of April, 2010.

KELLY B. FURGERSON
Notary Public - Alabama State At Large
My Commission Expires 10 / 27 / 2010


Notary Public
My Commission Expires: 10-27-2010


20100503000134530 3/3 \$17.00
Shelby Cnty Judge of Probate, AL
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