

STATE OF ALABAMA
COUNTY OF SHELBY

DURABLE SPECIAL POWER OF ATTORNEY

I, Christopher Keith, do hereby appoint Angela Keith, my true and lawful attorney-in-fact, for me and in my name, place and stead, and for my use and benefit: To execute all documents and instruments, including the HUD1 Closing Statement, Note, Mortgage, Riders, Truth in Lending and any other forms required by the Lender, the Title Company and/or the Closing Attorney in connection with the first mortgage refinance of the property located at 1386 Legacy Drive, Birmingham, Shelby County, AL and more particularly described as follows, to-wit:

**Lot 841, according to the Survey of Greystone Legacy, 8th Sector,
Phase 1, as recorded in Map Book 31, Page 14 A, B and C, in the
Probate Office of Shelby County, Alabama.**

On such terms and conditions as she may deem necessary and proper, to sign, execute and deliver, in my name or otherwise, such instruments as may be required in connection with conveying said property, and to do such other acts as I might do in conveying said property.

I further give and grant unto my said attorney-in-fact full power and authority to do and perform every act necessary and fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by virtue hereof.

This Power of Attorney is granted for a period of 180 days and shall become effective on the 2nd day of June, and shall terminate one hundred eighty (180) days thereafter.

This Power of Attorney shall not be affected by my disability, incompetency or incapacity.

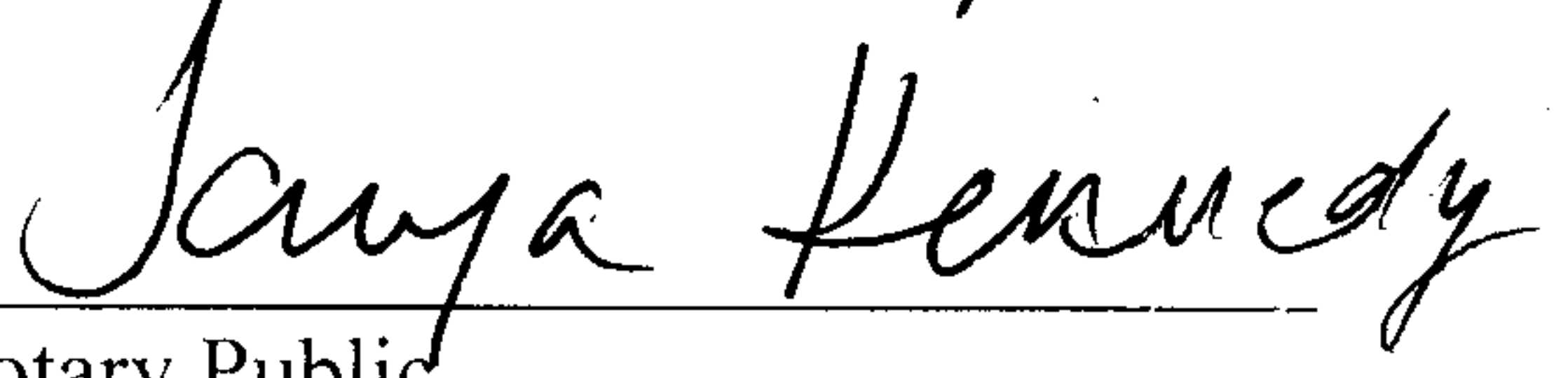
Executed this the 1st day of June, 2010.


Christopher Keith

STATE OF Alabama
COUNTY OF Jefferson

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

Given under my hand and official seal this the 1st day of June, 2010.


Notary Public
Print Name: Tonya Kennedy
Commission Expires: 2/10/2014

This instrument prepared by:
S. Kent Stewart
Stewart & Associates, P.C.
3595 Grandview Parkway, #645
Birmingham, AL 35243