

STATE OF ALABAMA
COUNTY OF SHELBY

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Specific Power of Attorney, that JOHN DAVID KEY, the undersigned, does hereby make, constitute and appoint, MARY ELIZABETH KEY, my true and lawful Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit specifically in regard to the following:

To exercise or perform any act, power, duty, right of obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform in connection with, arising from, or relating to the refinance of mortgage, on real estate more particularly described below:

LOT 3401, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB, 34TH ADDITION, AS RECORDED IN MAP BOOK 15, PAGE 32 A, B & C, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PROPERTY ADDRESS: 1122 COUNTRY CLUB CIRCLE, BIRMINGHAM, AL
LOAN AMOUNT : \$55,000.
LENDER: BBVA COMPASS BANK

I am hereby granting to my said Attorney-in-Fact the right to execute any and all necessary documents for the refinance of the mortgage of the above referenced real estate and giving the Attorney-in-Fact the right to execute any and all documents necessary in regard to the refinance of the first and second mortgage of said real estate.

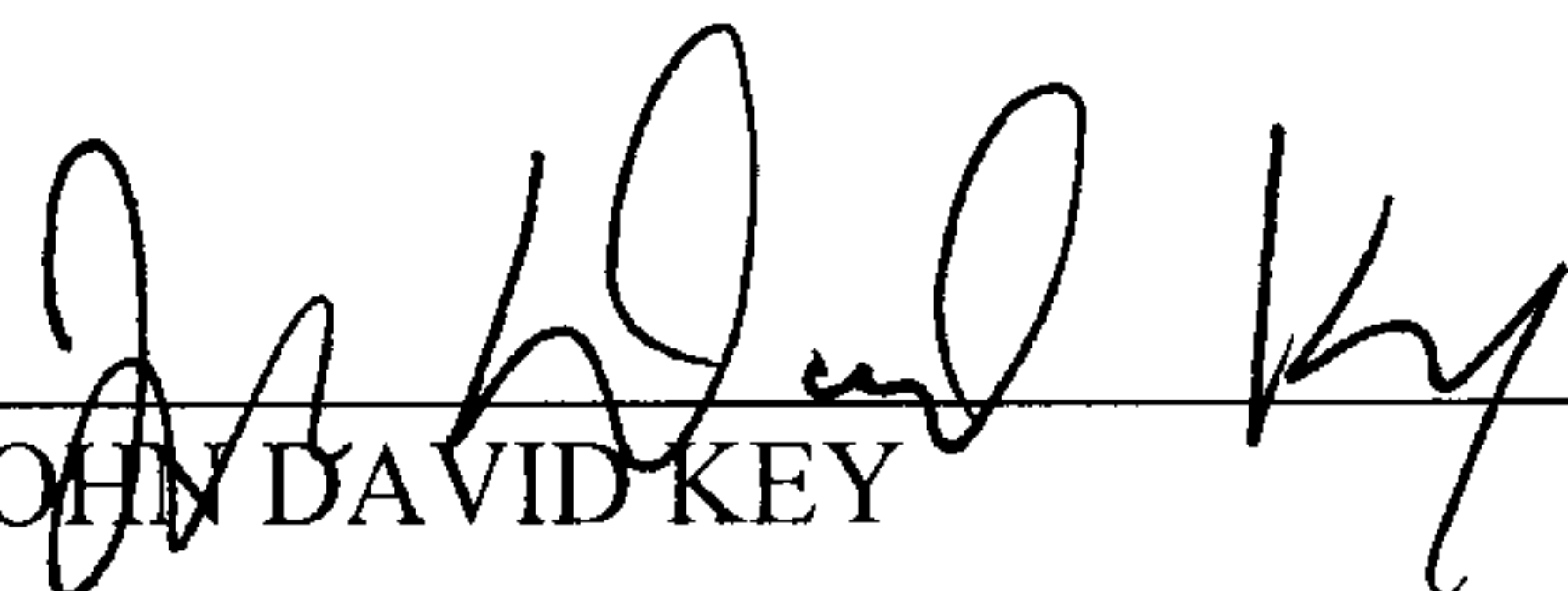
This instrument is to be construed and interpreted as a Specific Power of Attorney.

The rights, powers and authority of my said Attorney-in-Fact herein granted shall commence and be in full force and effect on the 29 day of APRIL, 2011, the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, JOHN DAVID KEY, Individually; and such rights, powers and authority shall remain in full force and effect until the refinance of the first and second mortgage of said real estate as referenced above by the Attorney-in-Fact signing all of the documents in regard to said refinance of the first and second mortgage, and for sixty (60) days following the actual closing date. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death, shall be binding upon me, my heirs, assigns and personal representatives.

The undersigned grantor of this Specific Power of Attorney herein specifically grants to MARY ELIZABETH KEY the power and right to act on the grantor's behalf to refinance of the first

mortgage and sign any and all documents necessary to transact the refinance of the first mortgage of the above referenced real estate.

IN WITNESS WHEREOF, as Principal, JOHN DAVID KEY, is signing this Specific Power of Attorney at Birmingham, Alabama (city and state) this the 29 day of APRIL, 2011 and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

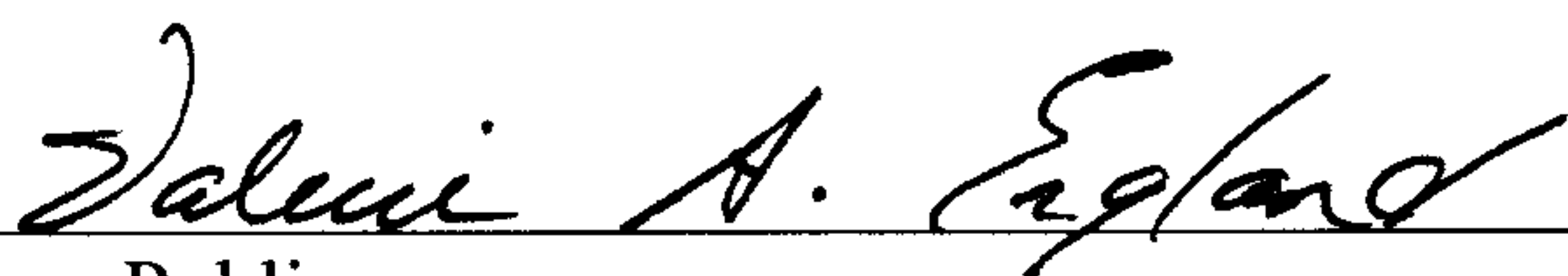


JOHN DAVID KEY

STATE OF Alabama
COUNTY OF Shelby

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that JOHN DAVID KEY, 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 said Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 29 day of APRIL, 2011



Notary Public
My Commission Expires: 2/25/12

This instrument was prepared by:
EXECUTIVE REAL ESTATE GROUP, LLC
CHARLES D. STEWART, JR., ATTORNEY AT LAW
4898 VALLEYDALE ROAD, SUITE A-2
BIRMINGHAM, AL 35242

