

**SPECIFIC POWER OF ATTORNEY
FOR
REAL ESTATE MATTERS**

BE IT KNOWN, that on this 8th day of September, 2011, before me, Notary Public, duly commissioned and qualified, in and for the aforesaid county and state, personally came and appeared:

**ESTHER L. HIGHTOWER, an unmarried woman
("Affiant")**

a person of the full age of majority and a resident citizen of Shelby County, Alabama, who declared that she has a life estate in real property located at 229 Quail Ridge Road, Birmingham, AL 35080, said property being more particularly described as follows:

LOT 44, ACCORDING TO THE SURVEY OF QUAIL RIDGE SUBDIVISION, AS RECORDED IN MAP BOOK 22, PAGE 35, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

And Affiant further declared that she does name, constitute and appoint and does by these presents make, constitute and appoint **LYNDA H. ROSSO**, a person of the full age of majority and a resident citizen of Shelby County, Alabama, her true and lawful agent and attorney-in-fact, general and special, giving and, by these presents, granting unto the said attorney full power and authority for her, all in her name and behalf, to represent her interests as she sees fit and to grant, bargain, sell or convey her life estate interest in the herein referenced real property, or any other real property in which Affiant may have any interest, to ANY PERSON OR ENTITY, FOR ANY PRICE, AND UPON ANY TERMS DEEMED ACCEPTABLE TO MY AGENT WITHIN HER SOLE DISCRETION. Further, giving and granting unto the said attorney full power and authority for her to represent her interests as she sees fit and to grant mortgages or other security interests in the herein referenced real property or in any other real property in which Affiant may have any interest.

The powers granted herein include the powers to pass, sign and execute all deeds, mortgages, security agreements, affidavits, settlement statements and acts for the purposes aforesaid, to accept, endorse and negotiate any checks or other negotiable instruments resulting from the transactions contemplated herein, and generally to do and perform all and every other act, matter or thing whatsoever, as shall or may be requisite and necessary, as fully, amply and effectually, and to all intents and purposes stated herein with the same validity as if all and every such act, matter or thing were or had been herein particularly stated, expressed and especially provided for, or as Affiant could or might do if personally present; also with full power of substitution and revocation; hereby agreeing to ratify and confirm all and whatsoever the said Attorney shall lawfully do or cause to be done by virtue thereof.

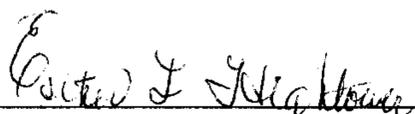
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Power of Attorney
From ESTHER L. HIGHTOWER
To LYNDA H. ROSSO
Page 2

In the event of the death, resignation, or inability to serve of Lynda H. Rosso, I appoint C.S. Hightower to act as my successor agent and attorney-in-fact to act in my name, place and stead with all rights, powers and authority as herein granted to my original agent and attorney-in-fact.

This power attorney shall take effect immediately upon execution and is intended to be a durable power of attorney, and shall not be affected by the subsequent disability, incompetency or incapacity of the Affiant.

THUS DONE AND PASSED on the day, month and year herein first written above.


ESTHER L. HIGHTOWER


Witness Sunny Henderson


Witness Janet Friedman

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that Esther L. Hightower, being under physical infirmity and unable to sign her name, but mentally cognizant and able to make her "mark" on the foregoing, and who is known to me, acknowledged before me on this day that, being informed of the contents of said document, she executed the same voluntarily on the date the same bears date. Given under my hand and official seal this 8th day of September, 2011.


Notary Public
My Commission Expires: 12-30-2011

THIS INSTRUMENT PREPARED BY:
SHANNON E. PRICE, P.C.
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Birmingham, AL 35219
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