

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, **Ricky Locarno**, being over the age of nineteen years, do hereby appoint **Cynthia D. Locarno** as my true and lawful attorney and authorize and empower her for me and in my name to make, sign, seal, deliver, and execute any and all documents required for the purpose of refinancing the real property and the house, including but not limited to endorsing checks, signing, executing and delivering any and all settlement statements, checks or other negotiable instruments and other written instruments of what ever kind reasonable, including documents of conveyance and mortgage as required by QR Lending and Diane Haden Henderson, P.C., to effectuate the refinancing of the property located at 100 Forest Hills Terrace, Alabaster, AL 35007. The property is also described as:

Lot 4, according to the Survey of Forest Hill, 1st Sector, as recorded in Map Book 19 page 46A & B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Giving and granting unto **Cynthia D. Locarno** as my true and lawful attorney, full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises as fully to all intents and purposes as I might or could do if personally present. I intend this power of attorney to constitute a durable power of attorney under 26-1-2 *Code of Alabama (1975)*, as amended, and this power of attorney shall not be affected by my disability, incompetency, or incapacity. This power of attorney shall expire after 90 days.

I hereby ratify and confirm all that **Cynthia D. Locarno**, as my true and lawful attorney shall lawfully do or cause to be done by virtue of these presents.

DATED: November 15, 2011.

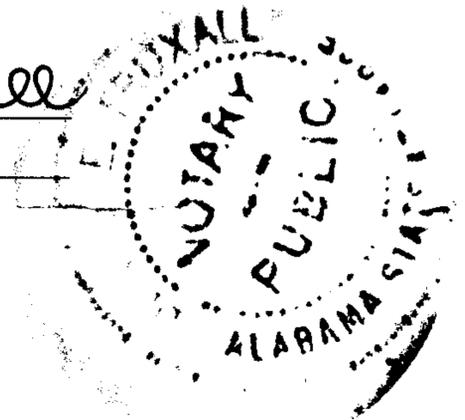
Ricky Locarno
Ricky Locarno

STATE OF ALABAMA
COUNTY OF SHELBY

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

DATED: November 15~~th~~, 2011.

Denise E. Trepall
Notary Public
My Commission Expires: 5-17-2014



This Instrument Prepared By:
DIANE HADEN HENDERSON
Attorney At Law
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