

STATE OF CALIFORNIA  
COUNTY OF ORANGE

**DURABLE AND SPECIFIC POWER OF ATTORNEY**

**KNOW ALL MEN BY THESE PRESENTS**, which are intended to constitute a Durable and Specific Power of Attorney, that I, Gerry H. Grant of Orange County, California , being over nineteen years of age, do hereby appoint Charles T. Grant of Shelby County, Alabama as my Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit, to do, perform and execute any and every act that I may legally do through an Attorney-in-Fact limited to the following specific acts:

(1) Make, do and perform all and every act and thing necessary to purchase the property and improvements on the land described below from Phyllis R. DiGiovanna for the sales price of \$489,900.00. This Durable and Specific Power of Attorney by me includes the execution of a fifteen (15) year mortgage in the amount of \$391,920.00, a fixed rate note at the interest rate of 3.375% with monthly principal and interest payments in the amount of \$2,777.77, the first payment beginning on May 1, 2012 and the last payment on April 1, 2027, the Federal Truth In Lending Disclosure, the HUD-1 Settlement Statement and any and all other documents required to be signed by me for this loan transaction on January 14, 2012 with Fairway Independent Mortgage Corp. The real estate that secures the loan transaction is described as follows:

Lot 1632, according to the Survey of Highland Lakes, 16<sup>th</sup> Sector, an Eddleman Community, as recorded in Map Book 25, Page 49, in the Probate Of the of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common areas, all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 and amended in Inst. No. 1996-17543 and further amended in Inst. No. 1999-31095, in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 16<sup>th</sup> Sector, recorded as Instrument #1999-31096, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration"). Mineral and mining rights excepted.

The property address of this property is 208 Highland Park Drive, Birmingham, Alabama 35242

(2) I hereby ratify and confirm all that Charles T. Grant as my Attorney-in-Fact, shall lawfully do or cause to be done by virtue of these presents.

(3) The rights, powers and authority of my said Attorney-in-Fact herein granted shall not be affected by disability, incompetency or incapacity on my part. All rights, powers and



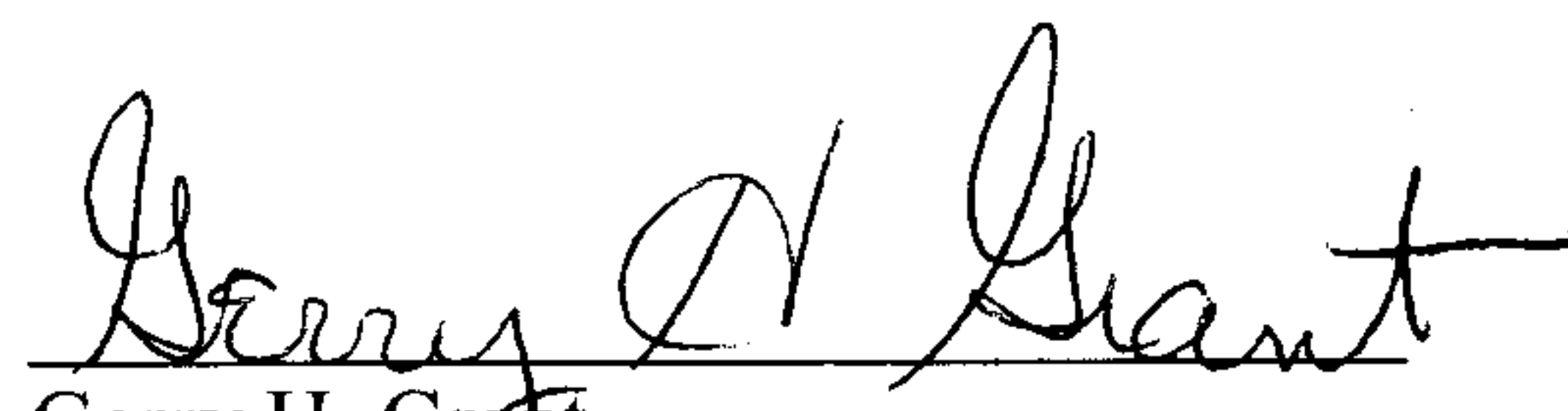
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Shelby Cnty Judge of Probate, AL  
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authority shall remain in full force until revoked by me in written notice to my said Attorney-in-Fact.

(4) The execution and delivery by my Attorney-in-Fact of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my Attorney-in-Fact's approval of the consideration therefor, and the form and contents thereof, and that my Attorney-in-Fact deems the execution thereof in my behalf necessary or desirable. Any person, firm or corporation dealing with my Attorney-in-Fact under the authority of this instrument is authorized to deliver to my Attorney-in-Fact all considerations of every kind and character with respect to any transactions so entered into by my Attorney-in-Fact and shall be under no duty or obligation to see or to examine the disposition thereof.

(5) Third parties may rely upon the representations of my Attorney-in-Fact as to all matters relating to any power granted to my Attorney-in-Fact and no person who may act in reliance upon the representations of my Attorney-in-fact, or the authority granted to my Attorney-in-Fact, shall incur any liability to me or my estate as a result of permitting my Attorney-in-fact to exercise any power.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 10<sup>th</sup> day of March, 2012.

  
Gerry H. Grant

STATE OF CALIFORNIA  
COUNTY OF ORANGE

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

Given under my hand and official seal this the \_\_\_\_\_ day of March, 2012.

SEE Attached For Notary KE 3/10/12  
\_\_\_\_\_  
Notary Public  
My commission expires: 12/15/15

THIS INSTRUMENT PREPARED BY:  
F. Wayne Keith, Attorney  
120 Bishop Circle  
Pelham, Alabama 35124





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Shelby Cnty Judge of Probate, AL  
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## CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State Of California

County Of Orange

On 3/10/12 before me, Kevin Cannon, a notary public personally appeared

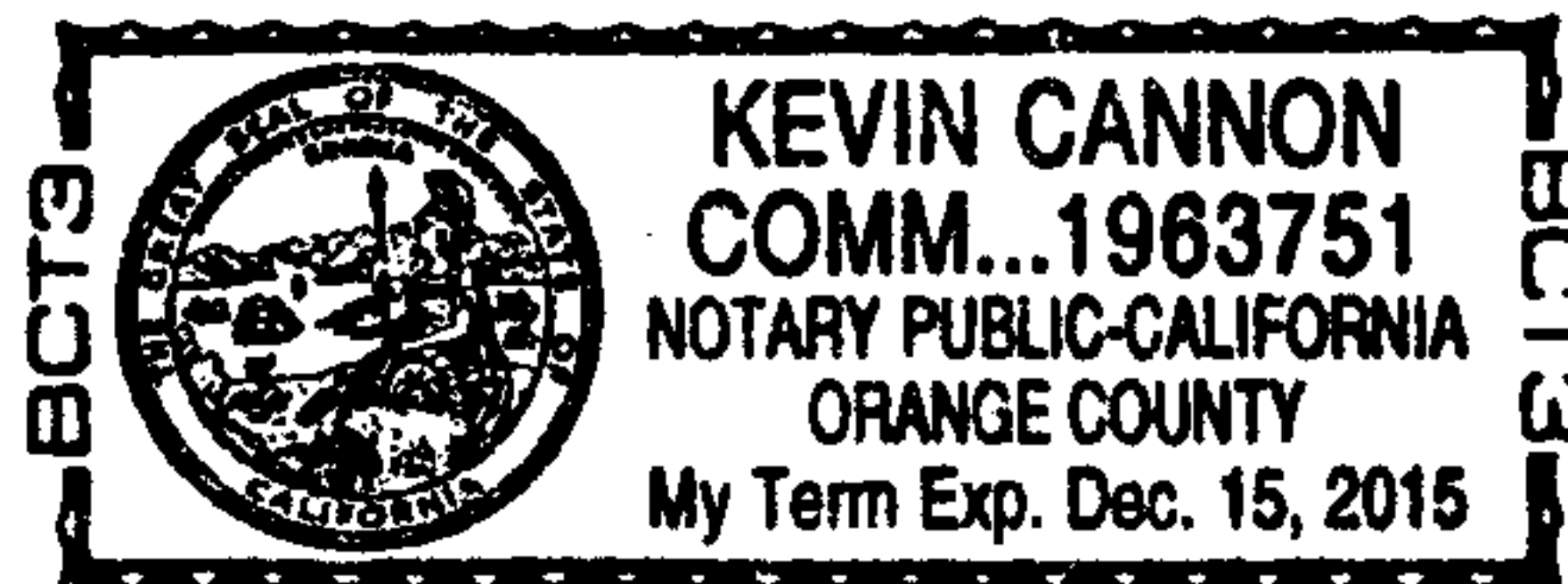
Gerry H. Grant

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Kevin Cannon



(Optional)

Title/Type of the document: Durable and specific Power of Attorney

Document Date: 3/10/12

Number of Pages 2+1

Signer(s) other than named above \_\_\_\_\_

Signer's Capacity: \_\_\_\_\_