

STATE OF ALABAMA
COUNTY OF SHELBY

SPECIFIC DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, **Richard H. Karle, Jr.**, presently being of sound mind and not being under any mental disability, incompetency or incapacity, do hereby nominate, constitute and appoint **Jill Tarte Karle**, as and for my true and lawful attorney-in-fact under the provisions of and in accordance with Section 26-1-2, 1975 Code of Alabama, so that this power of attorney shall not be affected by my subsequent disability, incompetency or incapacity. I hereby bestow and vest my said attorney-in-fact with the following powers for me and in my name and on my behalf:

To sign any and all documents necessary to refinance a loan in the amount of Four Hundred Seventeen Thousand and no/100 (\$417,000.00) from Merchants & Farmers Bank, its successors and/or assigns as their interests may appear on property located at 921 Masters Lane, Birmingham, AL 35244, and to execute and deliver good and sufficient instruments for the refinance, and to execute any other closing documents deemed necessary and/or advisable by my said attorney-in-fact in connection therewith, said property is described on Exhibit "A" attached hereto and made part and parcel hereof as fully as if set out herein, which said Exhibit "A" is signed by me for identification.

To deposit in my name and for my account with any bank, trust company or other financial institution, all monies payable or belonging to me or that may come into possession of my said attorney-in-fact in connection with the aforesaid property or the refinance thereof, and all bills of exchange, drafts, checks, promissory notes and other instruments for money payable or belonging to me in connection with the property described on Exhibit "A" attached hereto, and for that purpose to sign my name and endorse same for deposit or collection;

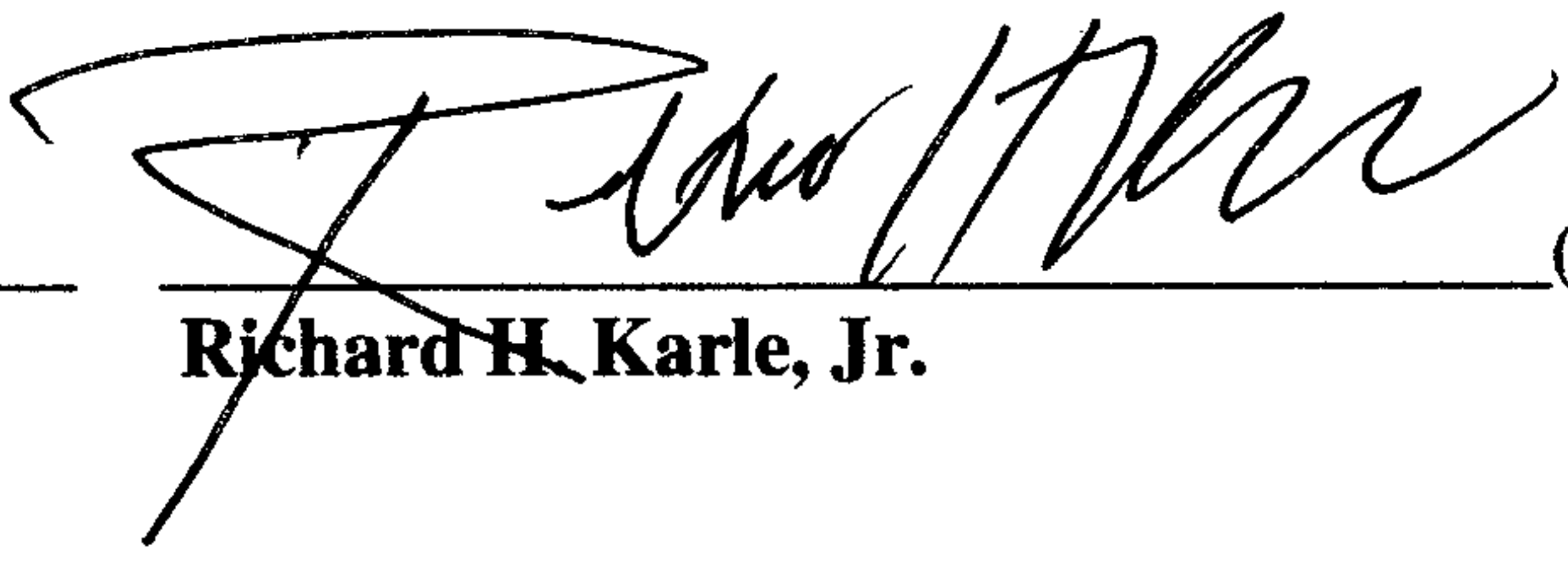
To do, generally, any or all acts on my behalf on any matters or things pertaining to said property described on Exhibit "A" attached hereto with the same validity as I might act or could do if personally present and not under any disability, incompetency or incapacity.

To exercise all powers and do all acts on my behalf deemed by my said attorney-in-fact to be incidental to, or necessary or proper to carry into full effect, the foregoing powers hereby ratifying and confirming all that my said attorney-in-fact can lawfully do or cause to be done by virtue hereof.


20121102000421510 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
11/02/2012 12:11:35 PM FILED/CERT

IN WITNESS WHEREOF, I set my hand and seal this 28 day of October, 2012.

WITNESSES:

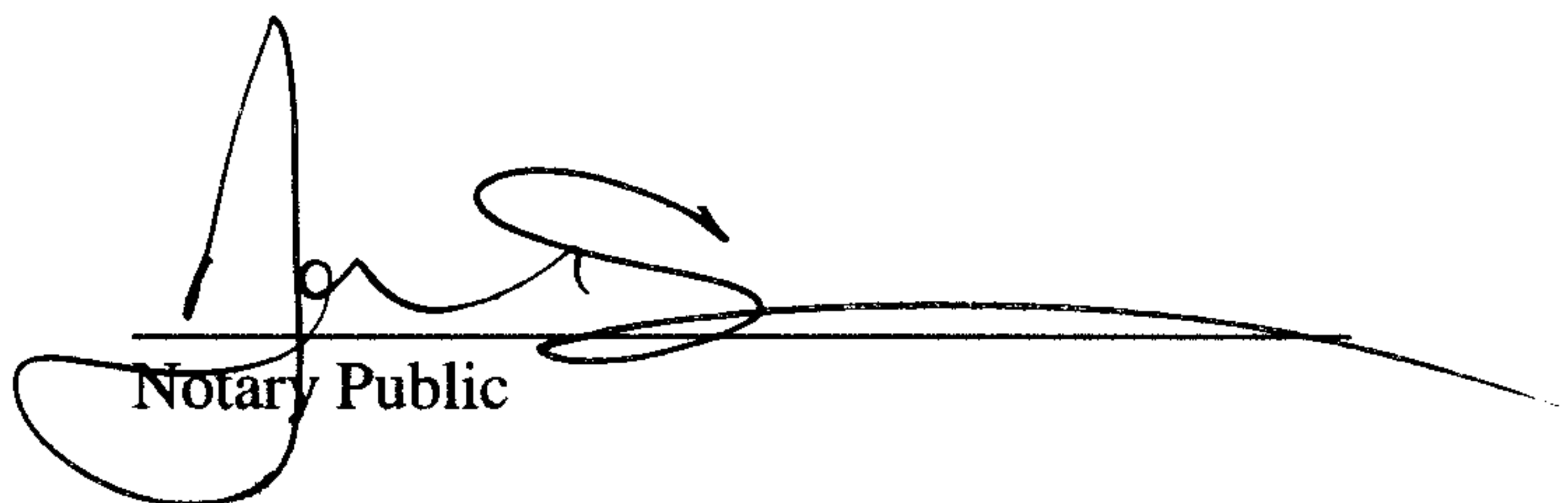


Richard H. Karle, Jr. (SEAL)

STATE OF ALABAMA
COUNTY OF SHELBY

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

Given under my hand and official seal this 28th day of October, 2012.



Notary Public

My Commission Expires: 2/28/16

**JARRED C. WELBORN
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES 2/28/16**

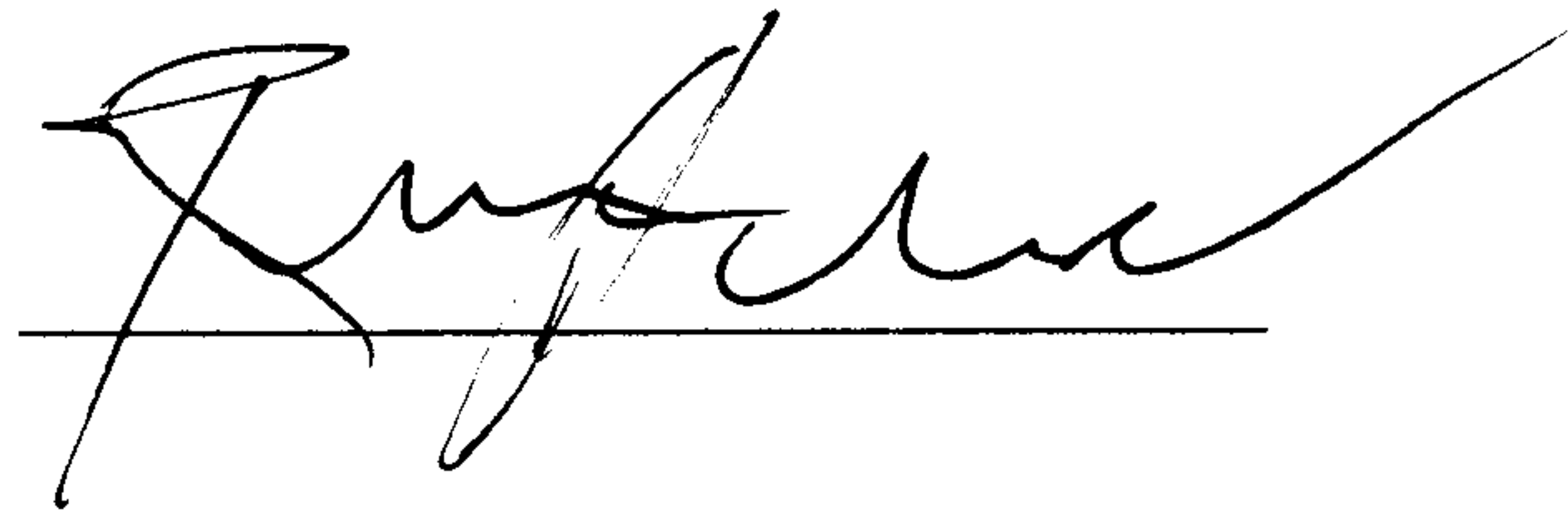

20121102000421510 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
11/02/2012 12:11:35 PM FILED/CERT

This instrument prepared by:
William R. Justice, Attorney at Law
P. O. Box 587
Columbiana, AL 350501

EXHIBIT "A"

Lot 63, according to the Survey of Heatherwood, 4th Sector, 1st Addition, as recorded in Map Book 11, Page 32 & 33, in the Probate Office of Shelby County, Alabama.

SIGNED FOR IDENTIFICATION:

A handwritten signature in black ink, written over a horizontal line. The signature is cursive and appears to be "Rufus".

20121102000421510 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
11/02/2012 12:11:35 PM FILED/CERT