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Shelby Cnty Judge of Probate, AL
11/29/2012 02:52:27 PM FILED/CERT

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that **Patrick T. O'Brien** (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **Shelley H. O'Brien** as my true and lawful agent and attorney-in-fact (hereinafter referred to as "Agent") to do and perform for me and in my name, place and stead, and for my use and benefit, to execute any and all documents necessary to secure and close a conventional loan in the approximate amount of Three Hundred Three Thousand Six Hundred and No/100 Dollars (\$303,600.00) from Citibank, N.A. at a rate of interest of 3.75 per cent amortized for 30 years, in conjunction with the refinance financing of the property described as follows:

Lot 40, according to the Survey of Windchase, Givianpour's Addition to Meadow Brook, as recorded in Map Book 18, Page 55 A & B, in the Probate Office of Shelby County, Alabama.
(also known as 315 Windchase Trace, Birmingham, AL 35242)

including note, mortgage, HUD Certification, Truth-in Lending forms and any and all other forms, instruments and documents required by Citibank, N.A. and/or the closing attorney.

I further give and grant unto my said attorney-in-fact and agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be affected by my disability, incompetency, or incapacity, but shall be deemed to be durable in accordance Alabama Code Section 26-1A-101, *et. seq.*

The execution and delivery by Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof on my behalf necessary or desirable.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 19th day of November, 2012.

Patrick T. O'Brien

STATE OF Alabama)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **Patrick T. O'Brien** whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he executed the same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 19th day of November, 2012.

My Commission Expires: Mar 30, 2013
(AFFIX SEAL.) **NOTARY PUBLIC STATE OF ALABAMA AT LARGE**
MY COMMISSION EXPIRES: Mar 30, 2013
BONDED THRU NOTARY PUBLIC UNDERWRITERS Alberta J. Wadsworth
Notary Public