

STATE OF ALABAMA
COUNTY OF Shelby

DURABLE SPECIAL POWER OF ATTORNEY

I, Stephen L. Jay, do hereby appoint Allison L. Jay, my true and lawful Agent, for me and in my name, place and stead, and for my use and benefit: To execute all documents and instruments, including the HUD1 Closing Statement, Note, Mortgage, Riders, Truth in Lending and any other forms required by Aliant Bank, a Division of USAmeriprise (the Lender), the Title Company and/or the Closing Attorney in connection with the first mortgage refinance of the property located at 712 Crested Fern Lane, Birmingham, AL 35244 and more particularly described as follows, to-wit:

Lot 3530, according to the Survey of Riverchase Country Club, 35th Addition, as recorded in Map Book 16, Page 113, in the Office of the Judge of Probate of Shelby County, Alabama.

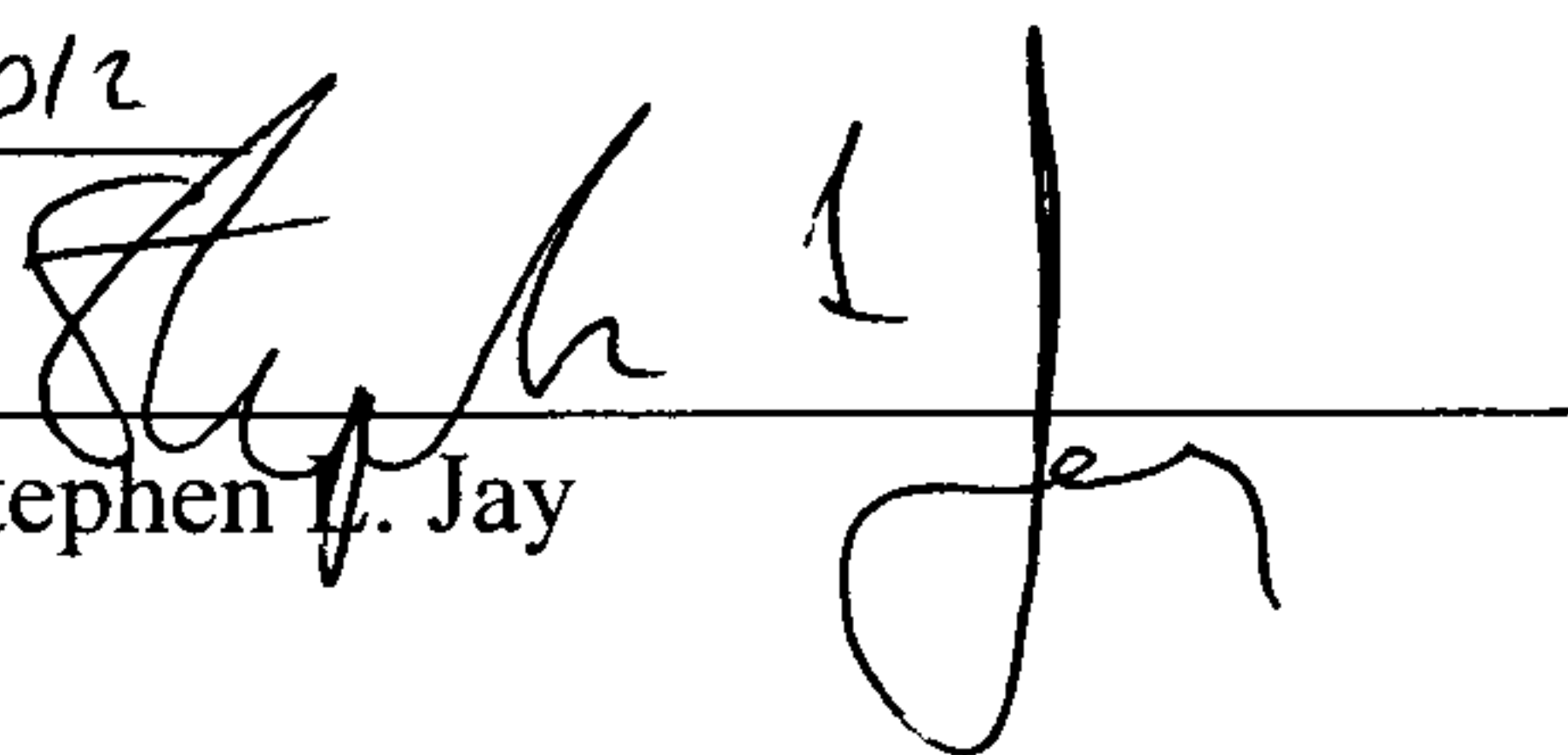
On such terms and conditions as he/she may deem necessary and proper, to sign, execute and deliver, in my name or otherwise, such instruments as may be required in connection with conveying said property, and to do such other acts as I might do in conveying said property.

I further give and grant unto my said Agent full power and authority to do and perform every act necessary and 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 is granted for a period of 180 days and shall become effective on the 19 day of November, 2012, and shall terminate one hundred eighty (180) days thereafter.

This Power of Attorney shall not be affected by my disability, incompetency or incapacity.

Executed this the 19 day of November 2012

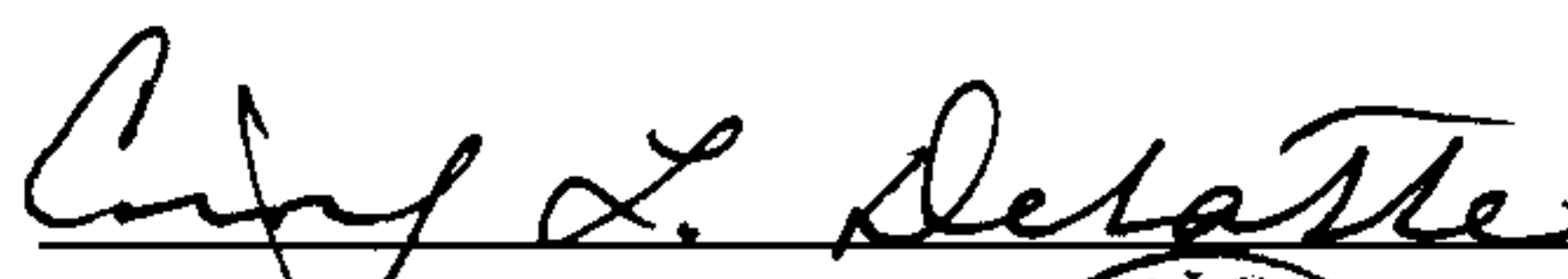


Stephen L. Jay

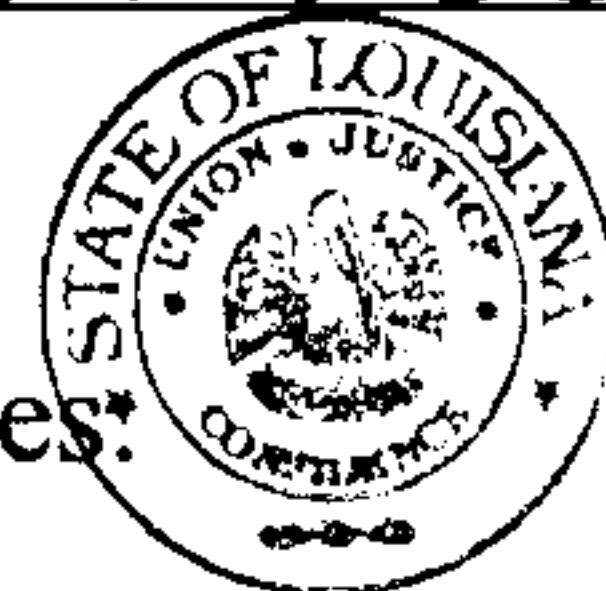
STATE OF Louisiana
COUNTY OF E. Baton Rouge

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


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



Notary Public
Print Name:
Commission Expires:



OFFICIAL SEAL
CINDY L. DELATTE
NOTARY ID # 53065
STATE OF LOUISIANA
PARISH OF EAST FELICIANA
My Commission is for Life


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Shelby Cnty Judge of Probate, AL
12/18/2012 09:15:55 AM FILED/CERT