

STATE OF ALABAMA)
COUNTY OF SHELBY)


20121228000496380 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
12/28/2012 11:18:33 AM FILED/CERT

**DURABLE POWER OF ATTORNEY
(SPECIFIC AND LIMITED)**

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal in accordance with Alabama Code Section 26-1-2 (1975).

BE IT KNOWN THAT I, Howard Keith Richards, as principal (hereinafter referred to as "Principal") a resident of Shelby County, Alabama, do hereby declare that I hereby make, constitute and appoint **my wife, Amy Reiman Richards**, as my true and lawful agent and attorney-in-fact, to do and perform any and all acts, to take any actions and execute any documents in connection with the refinance of the property described as:

See Exhibit "A" for the legal description of the subject property

Said property having the mailing address: 3215 Mountain Ridge Circle, Birmingham, AL 35242
as I may do in my own stead.

Principal hereby authorizes attorney-in-fact to mortgage in favor of Aliant Bank, a division of US Ameribank, its successors and or its assignees, as their interest may appear, certain real property located at 3215 Mountain Ridge Circle, Birmingham, AL 35242, a time and place to be determined by the parties associated with the transaction. Said mortgage to secure a conventional 30 year fixed rate loan in the amount of \$417,000.00 with a rate of interest of not to exceed 3.25%.

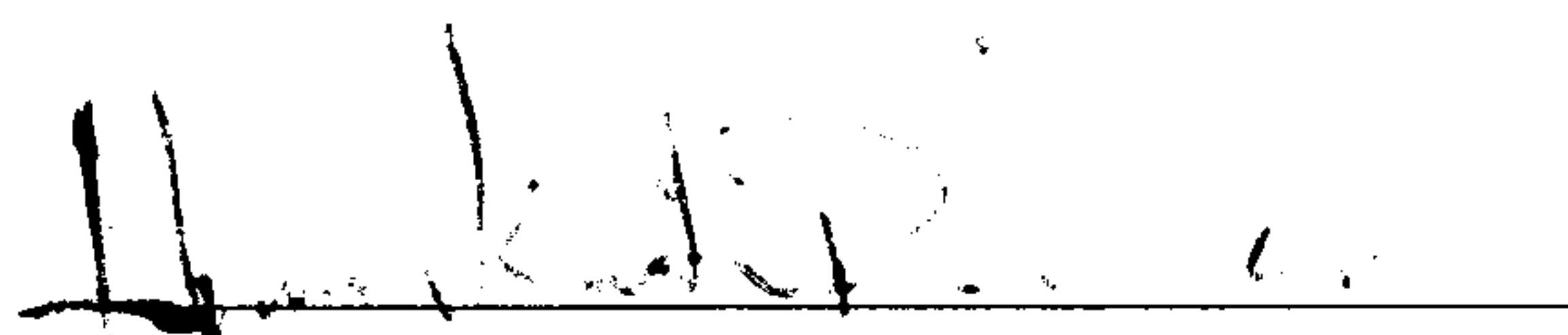
The execution and delivery by Agent of any check, draft, conveyance, paper, deed, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof in my behalf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

Any person, firm or corporation dealing with Agent under the Authority of this

instrument is authorized to deliver to Agent all consideration of every kind or character with respect to this transaction so entered into by the Agent and shall be under no duty or obligation to see to or examine into the disposition thereof. Third parties may rely upon the representation of Agent as to all matters relating to any power granted to Agent, and no person who may act in reliance upon the representation of Agent or the authority granted to Agent shall incur liability to me or my estate as a result of permitting Agent to exercise any power.

The authority of the Agent is specific and limited as set out above. This Specific and Limited Durable Power of Attorney shall become effective upon its execution by the Principal and delivery to the Agent, and shall be valid and of full force and effect for one hundred eighty (180) days from the date of execution of this Power of Attorney.

Signed this 10th day of December, 2012.

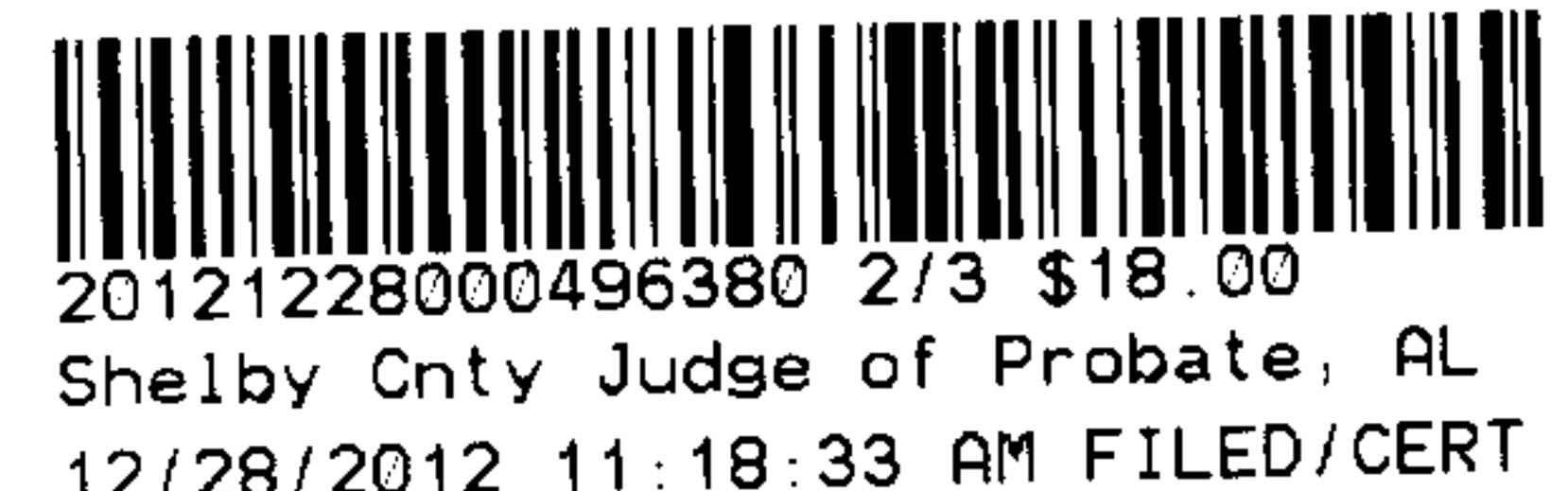


Howard Ketih Richards

Notary Acknowledgment

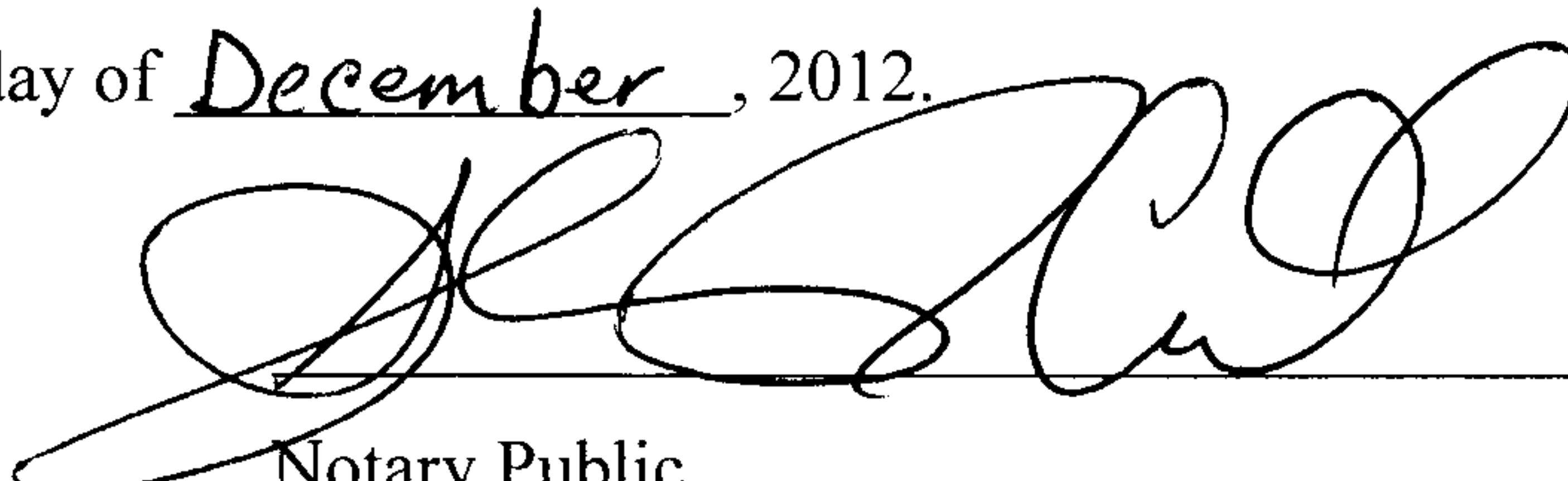
STATE OF ALABAMA)

COUNTY OF)



I, the undersigned notary public in for said State, hereby certify that **Howard Keith Richards**, whose name is signed to the foregoing Durable Power of Attorney (Specific and Limited) and who is known to me, acknowledged before me this day that, being informed of the contents of this document, she executed the same voluntarily on the day the same bears date.

Given under my hand this 10th day of December, 2012.



Notary Public

My commission expires: 4/2/16

This Document Prepared By:

Shannon R. Crull, P.C.

3009 Firefighter Lane

Birmingham, AL 35209

Shannon R. Crull, Esq.

EXHIBIT "A"
LEGAL DESCRIPTION

Part of Lots 1 and 2, Featheringill Acres, as recorded in the Office of the Judge of Probate, Shelby County, Alabama, in Map Book 9, Page 96, and part of the acreage in the NE 1/4 of the NW 1/4 of Section 14, Township 19 South, Range 2 West, Shelby County, Alabama, all being more particularly described as follows:

Beginning at the most westerly corner of Lot 1, Featheringill Acres, which is on the East right of way line of Mountain Ridge Circle, run in a Northeasterly direction along the Northwest line of said Lot 1 for a distance of 276.80 feet to an existing iron pin and being the most Northerly corner of said Lot 1; thence turn an angle to the right of 45 degrees 06 minutes 22 seconds and run in a Southeasterly direction for a distance of 498.61 feet to an existing iron pin being on the Southwest line of Lot 17-A, A Resurvey of Lots 15, 16, 17, 19 and 20, of Amended Map of Hickory Ridge, as recorded in the Office of the Judge of Probate of Shelby County, Alabama in Map Book 14, Page 66; thence turn an angle to the right of 82 degrees 16 minutes 05 seconds and run in a Southerly direction for a distance of 207.66 feet to an existing iron pin being on a curve, said curve being concave in a Southeasterly direction and having a central angle of 176 degrees 49 minutes 19 seconds and a radius of 55.0 feet; thence turn an angle to the right of (90 degrees to tangent) and run in a Westerly, Southwesterly, Southerly and Southeasterly direction along the arc of said curve for a distance of 169.74 feet to an existing iron pin being at a point of reverse curve, said second curve being concave in a Southwesterly direction and having a central angle of 51 degrees 19 minutes 04 seconds and a radius of 25.0 feet; thence turn an angle to the right and run in a Southwesterly direction along the arc of said curve for a distance of 22.39 feet to the point of ending of said curve; thence run in a Southcasterly direction along a line tangent to the end of said curve for a distance of 137.55 feet to the point of beginning of a new curve, said new curve being concave in a Southwesterly direction and having a deflection angle of 3 degrees 04 minutes 24 1/2 seconds and a radius of 479.11 feet; thence turn an angle to the right and run in a Southeasterly direction along the arc of said curve for a distance of 51.40 feet to a point of compound curve, said newest curve being concave in a Westerly direction and having a central angle of 97 degrees 25 minutes 41 seconds and a radius of 15.0 feet; thence run in a Southeasterly, Southerly and Southwesterly direction along the arc of said curve for a distance of 25.51 feet to the point of ending of said curve; thence run in a Southwesterly direction along a line tangent to the end of said curve for a distance of 151.11 feet to the point of beginning of a new curve, said new curve being concave in a Northerly direction and having a deflection angle of 27 degrees 34 minutes 20 1/2 seconds and a radius of 205.0 feet; thence turn an angle to the right and run along the arc of said curve in a Westerly direction for a distance of 197.30 feet to a point of compound curve, said newest curve being concave in a Northeasterly direction and having a central angle of 60 degrees 41 minutes 12 seconds and a radius of 25.0 feet; thence turn an angle to the right and run in a Northwesterly and Northerly direction along the arc of said curve for a distance of 26.48 feet to an existing iron pin being a point of reverse curve, said newest curve being concave in a Southwesterly direction and having a central angle of 137 degrees 06 minutes 47 seconds and a radius of 55.0 feet, thence turn an angle to the left and run in a Northerly, Northwesterly, Westerly and Southwesterly direction along the arc of said curve for a distance of 131.62 feet; thence turn an angle to the right (90 degrees from tangent) and run in a Northwesterly direction for a distance of 35.0 feet to an existing iron pin; thence turn an angle to the left of 26 degrees 29 minutes 27 seconds and run in a Northwesterly direction for a distance of 146.67 feet to an existing iron pin; thence turn an angle to the right of 67 degrees 46 minutes 59 seconds and run in a Northerly direction along the West line of the NE 1/4 of the NW 1/4 of said Section 14 for a distance of 386.90 feet to an existing iron pin; thence turn an angle to the left of 115 degrees 52 minutes 07 seconds and run in a Southwesterly direction for a distance of 240.49 feet to an existing iron pin being on the East right of way line of Mountain Ridge Circle; thence turn an angle to the right and run in a Northerly and Northwesterly direction along the curved East right of way line of Mountain Ridge Circle (having a radius of 50 feet and a central angle of 30 degrees 08 minutes 24 seconds) and run for a distance of 26.30 feet to the point of beginning; being situated in Shelby County, Alabama.



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