

SPECIAL POWER OF ATTORNEY

THIS IS A MILITARY POWER OF ATTORNEY PREPARED AND EXECUTED PURSUANT TO TITLE 10, UNITED STATES CODE, SECTION 1044B, BY A PERSON AUTHORIZED TO RECEIVE LEGAL ASSISTANCE FROM THE MILITARY SERVICES. FEDERAL LAW EXEMPTS A MILITARY POWER OF ATTORNEY FROM ANY REQUIREMENT OF FORM, SUBSTANCE, FORMALITY OR RECORDING THAT IS PROVIDED FOR POWERS OF ATTORNEY BY THE LAW OF ANY STATE, COMMONWEALTH, TERRITORY, DISTRICT, OR POSSESSION OF THE UNITED STATES. FEDERAL LAW SPECIFIES THAT A MILITARY POWER OF ATTORNEY SHALL BE GIVEN THE SAME LEGAL EFFECT AS A POWER OF ATTORNEY PREPARED AND EXECUTED IN ACCORDANCE WITH THE LAWS OF THE JURISDICTION WHERE IT IS PRESENTED.

KNOW ALL PERSONS, that I, JOHN A. STEWART, a legal resident of Florida and presently residing at 3326 Prince William Dr., Fairfax, VA 22031, desiring to execute a SPECIAL POWER OF ATTORNEY, do hereby appoint my wife, Stacia T. Stewart, whose address is 3326 Prince William Dr., Fairfax, VA 22031, as my Attorney-in-Fact to act as follows, GRANTING unto my said Attorney full power to:

To make, endorse, receive, sign, execute and acknowledge and deliver any and all deeds, deeds of trust, notes, settlement statements; any and all disclosure statements including without limitation notice of right to obtain owner's title insurance, interest and truth-in-lending disclosures, and so forth; loan applications; affidavits; checks; receipts; releases; contract of sale, any additional forms including but not limited to VA forms, 1802a and 1876, 1820, 1859, and 1843; any and all other documents or instruments of whatever kind and nature; and to take any and all action necessary to effectuate the refinance and settlement of a certain piece of real property known as : 270 Woodbury Dr., Sterret, AL 35147 with a loan in the amount (to be guaranteed by) (the Department of Veterans Affairs) (the Federal Housing Administration) upon such terms and conditions as the herein-appointed attorney-in-fact may find proper; and

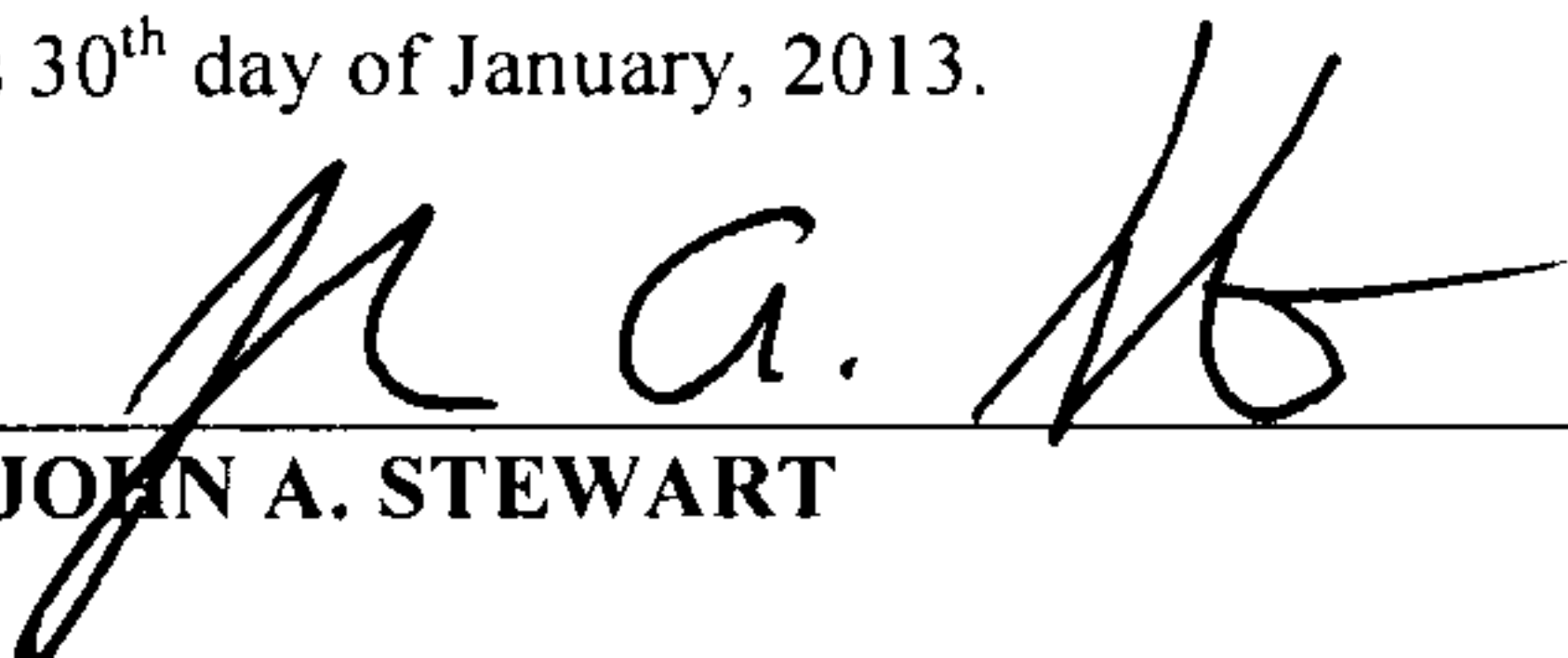
This has the power to mortgage properties owned by the borrower and to exercise, full authority to arrange for any additional financing upon such terms and conditions and with such other persons as my/our attorney-in-fact may find proper, and to which the Lender does not object.

Provided, however, that all business transacted hereunder for me or for my account shall be transacted in my name, and that all endorsements and instruments executed by my said attorney-in-fact for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my attorney-in-fact and the designation "attorney-in-fact".

TERMINATION: It is my specific intent that this document shall survive my mental or physical incapacity. As such, this document is a DURABLE Power of Attorney. This Durable Power of Attorney shall become null and void the 30th day of January, 2014, unless I should become mentally or physically incapacitated before said date. If I become mentally or physically incapacitated before said date, as determined by a physician licensed to practice medicine, this Durable Power of Attorney shall remain in full force and effect until I am no longer incapacitated, regardless of said date, or I die.

Notwithstanding my insertion of a specific expiration date herein, if on the above specified expiration date I shall be, or have been, carried in a military status of "missing," "missing-in-action," or "prisoner of war," then this power of attorney shall automatically remain valid and in full effect until sixty (60) days after I have returned to United States Military control following termination of such status.

IN WITNESS WHEREOF, I have hereunto set my hand this 30th day of January, 2013.


JOHN A. STEWART

COMMONWEALTH OF VIRGINIA

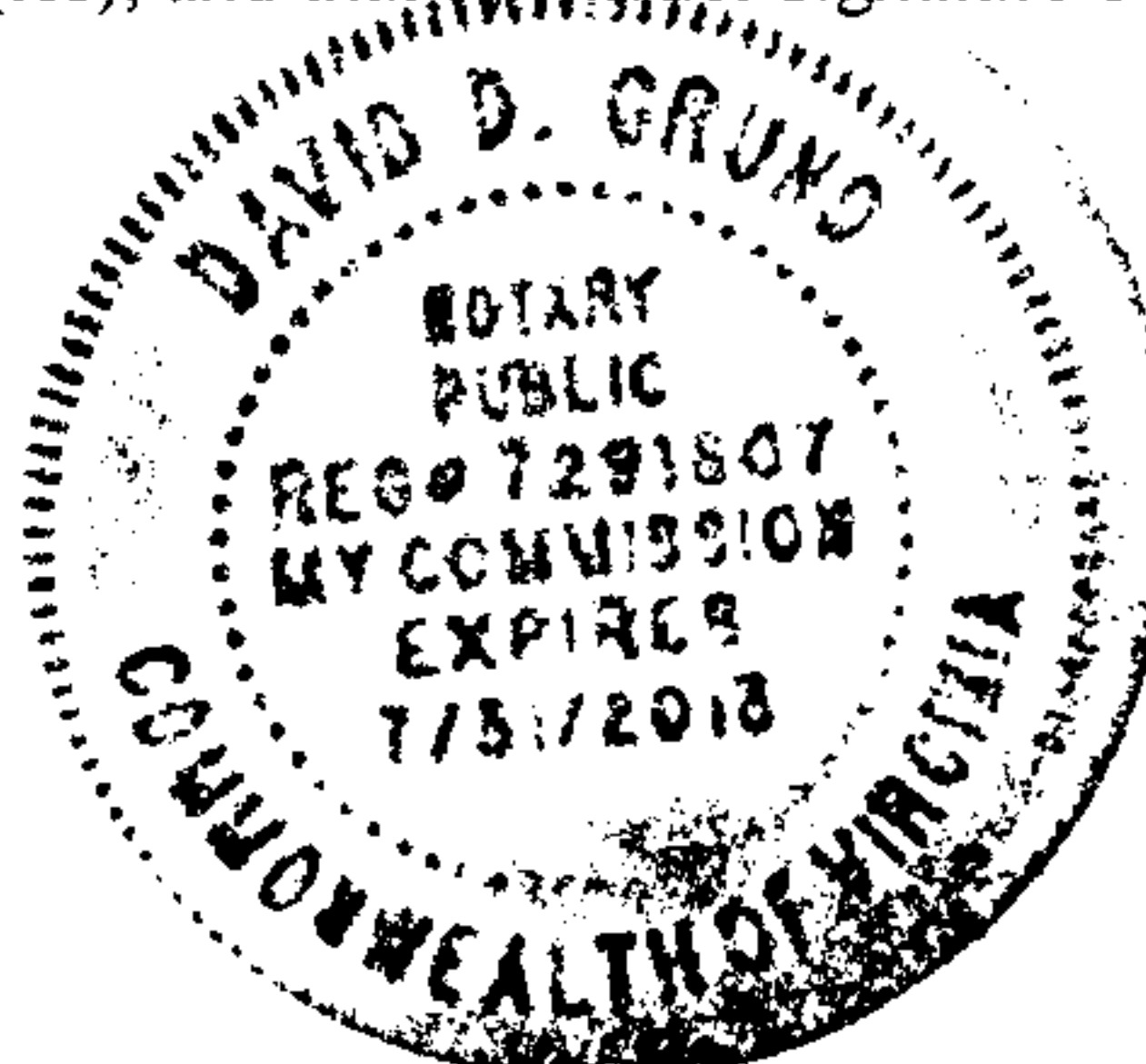
COUNTY OF ARLINGTON

On 30th day of January 2013, before me, David Grund, Notary Public, personally appeared JOHN A. STEWART personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity(ies), and that by his/her signature on the instrument, or the entity upon behalf of which the person acted, executed the instrument.


DAVID GRUND

ID#7291607

My Commission Expires: 31 July 2013



Return to
Chloro Title
ServiceLink Division
4000 Industrial Blvd
Alliquippa, PA 15001

24953712

Exhibit "A"
Legal Description

The land referred to herein below is situated in the county of SHELBY, State of AL and is described as follows:

ALL THAT PARCEL OF LAND IN CITY OF STERRETT, SHELBY COUNTY, STATE OF ALABAMA, AS DESCRIBED IN DEED INST # 20031205000791720, ID# 09-5-21-0-000-001.016, BEING KNOWN AND DESIGNATED AS:

LOT 206 ACCORDING TO THE SURVEY OF FOREST PARKS 2ND SECTOR AS RECORDED IN MAP BOOK 22 PAGE 71 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA.

MORE COMMONLY KNOWN AS 270 WOODBURY DRIVE, STERRETT, AL 35147.

Tax/Parcel ID: 09-5-21-0-000-001.016

