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ALABAMA POWER OF ATTORNEY FORM

IMPORTANT INFORMATION

This power of attorney authorizes another person (your agent) to make decisions concerning your property for you (the principal). Your agent will be able to make decisions and act with respect to your property (including your money) whether or not you are able to act for yourself. The meaning of authority over subjects listed on this form is explained in the Alabama Uniform Power of Attorney Act, Chapter 1A, Title 26, Code of Alabama 1975.

This power of attorney does not authorize the agent to make health-care decisions for you. Such powers are governed by other applicable law.

You should select someone you trust to serve as your agent. Unless you specify otherwise, generally the agent's authority will continue until you die or revoke the power of attorney or the agent resigns or is unable to act for you.

Your agent is entitled to reasonable compensation unless you state otherwise in the Special Instructions.

This form provides for designation of one agent. If you wish to name more than one agent you may name a co-agent in the Special Instructions. Co-agents are not required to act together unless you include that requirement in the Special Instructions.

If your agent is unable or unwilling to act for you, your power of attorney will end unless you have named a successor agent. You may also name a second successor agent.

This power of attorney becomes effective immediately unless you state otherwise in the Special Instructions.

If you have questions about the power of attorney or the authority you are granting to your agent, you should seek legal advice before signing this form.

DESIGNATION OF AGENT

I AMANDA O DIXON (Name of Principal) name the following person as my agent:

Name of Agent:	First American Title Insurance Company
Agent's Address:	3 First American Way, Santa Ana, California, 92707
Agent's Telephone Number:	800-508-2060

DESIGNATION OF SUCCESSOR AGENT(S) (OPTIONAL)

If my agent is unable or unwilling to act for me, I name as my successor agent:

Name of Successor Agent: _____

Successor Agent's Address: _____

Successor Agent's Telephone Number: _____

If my successor agent is unable or unwilling to act for me, I name as my second successor agent:

Name of Second Successor Agent: _____

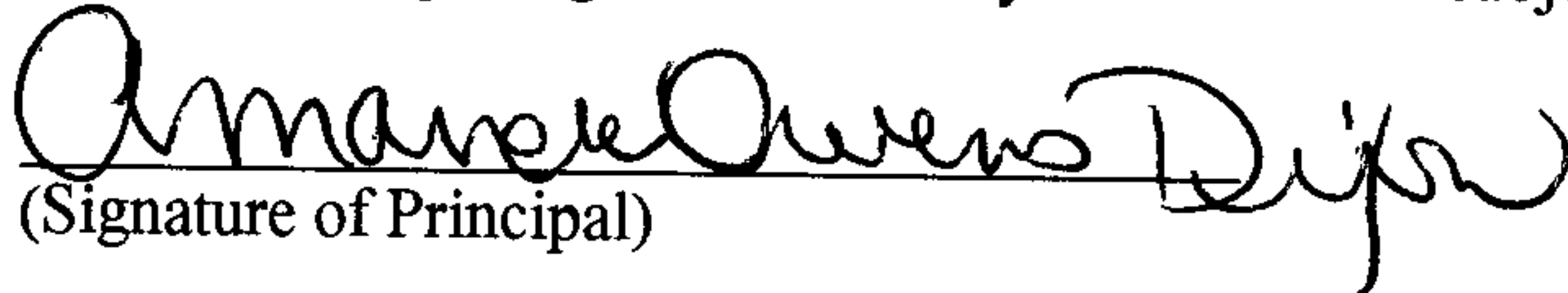
Second Successor Agent's Address: _____

Second Successor Agent's Telephone Number: _____

GRANT OF GENERAL AUTHORITY

I grant my agent and any successor agent general authority to act for me with respect to the following subjects as defined in the Uniform Power of Attorney Act, Chapter 1A, Title 26, Code of Alabama 1975:

If you wish to grant general authority over all of the subjects enumerated in this section you may SIGN here:


(Signature of Principal)

OR

If you wish to grant specific authority over less than all subjects enumerated in this section you must INITIAL by each you want to include in the agent's authority:

X Real Property as defined in Section 26-1A-204

☐ Tangible Personal Property as defined in Section 26-1A-205

☐ Stocks and Bonds as defined in Section 26-1A-206

☐ Commodities and Options as defined in Section 26-1A-207

☐ Banks and Other Financial Institutions as defined in Section 26-1A-208

☐ Operation of Entity or Business as defined in Section 26-1A-209

☐ Insurance and Annuities as defined in Section 26-1A-210

☐ Estates, Trusts, and Other Beneficial Interests as defined in Section 26-1A-211

☐ Claims and Litigation as defined in Section 26-1A-212


☐ Personal and Family Maintenance as defined in Section 26-1A-213

☐ Benefits from Governmental Programs or Civil or Military Service as defined in Section 26-1A-214

☐ Retirement Plans as defined in Section 26-1A-215

☐ Taxes as defined in Section 26-1A-216

☐ Gifts as defined in Section 26-1A-217


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GRANT OF SPECIFIC AUTHORITY (OPTIONAL)

My agent MAY NOT do any of the following specific acts for me UNLESS I have INITIALED the specific authority listed below:

(CAUTION: Granting any of the following will give your agent the authority to take actions that could significantly reduce your property or change how your property is distributed at your death. INITIAL the specific authority you WANT to give your agent.)

- ☐ Create, amend, revoke, or terminate an inter vivos trust, by trust or applicable law
- ☐ Make a gift, subject to the limitations of Section 26-1A-217 of the Alabama Uniform Power of Attorney Act, but subject to any special instructions in this power of attorney
- ☐ Create or change rights of survivorship
- ☐ Create or change a beneficiary designation
- ☐ Authorize another person to exercise the authority granted under this power of attorney
- ☐ Waive the principal's right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan
- ☐ Exercise fiduciary powers that the principal has authority to delegate

LIMITATION ON AGENT'S AUTHORITY

An agent that is not my ancestor, spouse, or descendant MAY NOT use my property to benefit the agent or a person to whom the agent owes an obligation of support unless I have included that authority in the Special Instructions.

Limitation of Power: Except for any special instructions given herein to the agent to make gifts, the following shall apply:

- (a) Any power or authority granted to my Agent herein shall be limited so as to prevent this Power of Attorney from causing any agent to be taxed on my income or from causing my assets to be subject to a "general power of appointment" by my Agent as defined in 26 U.S.C. Section 2041 and 26 U.S.C. Section 2514 of the Internal Revenue Code of 1986, as amended.
- (b) My Agent shall have no power or authority whatsoever with respect to any policy of insurance owned by me on the life of my Agent, or any trust created by my Agent as to which I am a trustee.


SPECIAL INSTRUCTIONS (OPTIONAL)

You may give special instructions on the following lines. For your protection, if there are no special instructions write NONE in this section:

This power of attorney is limited to execution of loan documents on my loan transaction with BB&T being processed as Order No. 22349

EFFECTIVE DATE

This power of attorney is effective immediately unless I have stated otherwise in the Special Instructions.


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NOMINATION OF CONSERVATOR OR GUARDIAN (OPTIONAL)

If it becomes necessary for a court to appoint a conservator or guardian of my estate or guardian of my person, I nominate the following person(s) for appointment:

Name of Nominee for conservator or guardian of my estate:

Nominee's Address:

Nominee's Telephone Number:

Name of Nominee for guardian of my person:

Nominee's Address:

Nominee's Telephone Number:

RELIANCE ON THIS POWER OF ATTORNEY

Any person, including my agent, may rely upon the validity of this power of attorney or a copy of it unless that person knows it has terminated or is invalid.

SIGNATURE AND ACKNOWLEDGMENT

Signature of Principal

Your Signature Date:

Your Name Printed:

Your Address:

Your Telephone Number:

State of

County of

Amanda O. Dixon

AMANDA O DIXON

35 Valley View Drive

Indian Springs, AL 35124

Alabama

Shelby

I, Barbara L. Hanson, A Notary Public, in and for the County in this State, hereby certify that Amanda O. Dixon, whose name is signed to the foregoing document, and who is known to me, acknowledged before me on this day that, being informed of the contents of the document, he or she executed the same voluntarily on the day the same bears date.

Given under my hand this the 5 day of Aug., 2013.
Barbara L. Hanson

NOTARY PUBLIC

My Commission Expires

12/11/2013

My commission expires:

(Seal, if any)

[This document prepared by:



John Baumbick First American ELS - Lenders Advantage 1100 Superior Ave, Suite 200
Cleveland, OH 44114 866-687-6758




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Exhibit A

SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA: LOT 4-A, BLOCK 2, ACCORDING TO THE SURVEY OF INDIAN CREST ESTATES, 2ND SECTOR, AS RECORDED IN MAP BOOK 5 PAGE 42, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA. BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO JEFFREY R. DIXON AND AMANDA O. DIXON, HUSBAND AND WIFE, AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP FROM THE ESTATE OF JEANETTE H. OWENS, BY RONALD PAUL OWENS AND SUSAN OWENS HILTON AS CO-PERSONAL REPRESENTATIVES BY DEED DATED 01/16/2007 AND RECORDED 01/24/2007 IN INSTRUMENT 20070124000037410, IN THE LAND RECORDS OF SHELBY COUNTY, ALABAMA. PERMANENT PARCEL NUMBER: 10 5 21 0 003 021.000

 DIXON
47303091
FIRST AMERICAN ELS
POWER OF ATTORNEY


AL


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