

STATE OF ALABAMA

COUNTY OF SHELBY


20130904000359640 1/2 \$17.00
Shelby Cnty Judge of Probate, AL
09/04/2013 12:34:55 PM FILED/CERT**DURABLE SPECIAL POWER OF ATTORNEY**

I, MALISA K. ABRAHAMMS do hereby appoint LEROY A. ABRAHAMMS, my husband, my true and lawful attorney-in-fact, 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, and any other forms required by the Title Company and/or the Closing Attorney in connection with the mortgage and purchase of the property located at 88 RIDGE VIEW LANE, BIRMINGHAM, ALABAMA 35243 and more particularly described as follows, to-wit:

LOT 15-A, ACCORDING TO THE RESURVEY OF LOTS 14 AND 15, BLOCK 2, SUMMER PLACE, 2ND SECTOR, AS RECORDED IN MAP BOOK 20, PAGE 3, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

LOAN AMOUNT: \$412,000

TERM: 7-1 ARM

RATE: 3.5%

LENDER: REGIONS BANK D/B/A REGIONS MORTGAGE

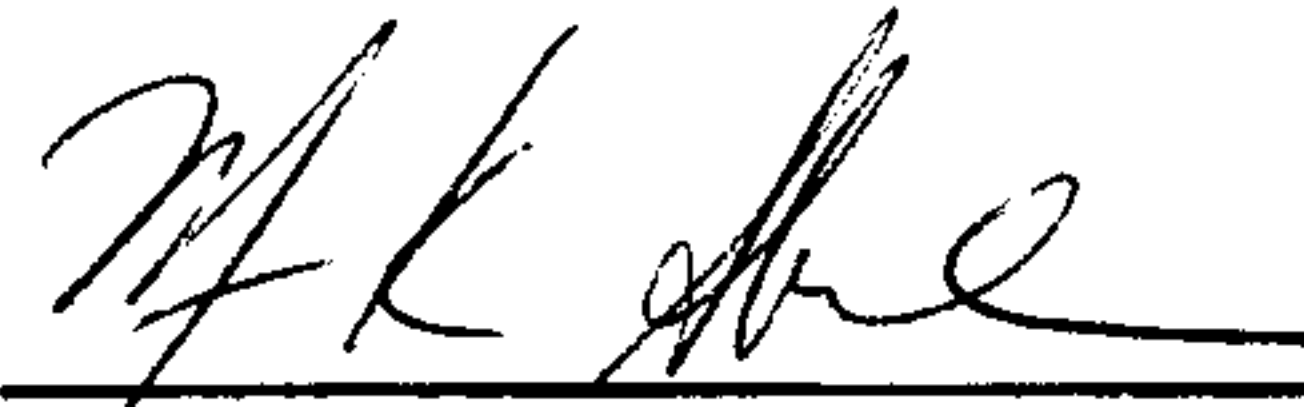
On such terms and conditions as he may deem necessary and proper, to sign, execute and deliver, in my name or otherwise, such instruments as may be required in connection with purchasing said property, and to do such other acts as I might do in purchasing said property.

I further give and grant unto my said attorney-in-fact 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 attorney 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 23rd day of August, 2013, 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 23rd day of August, 2103.



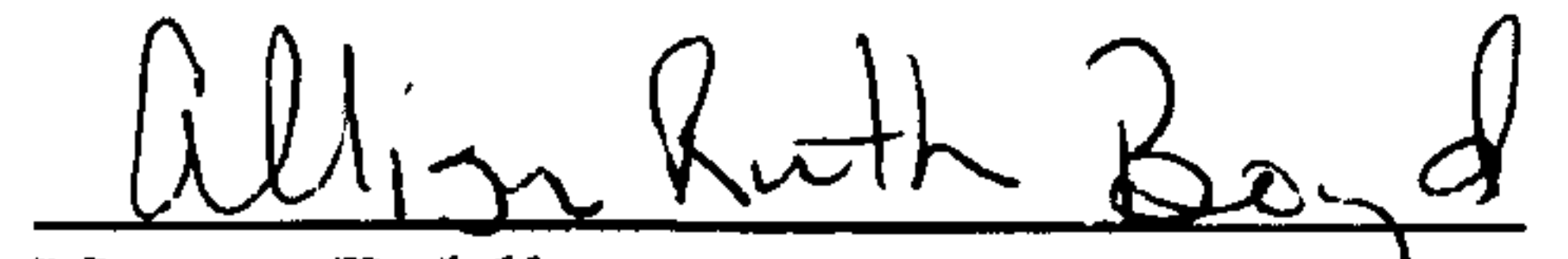
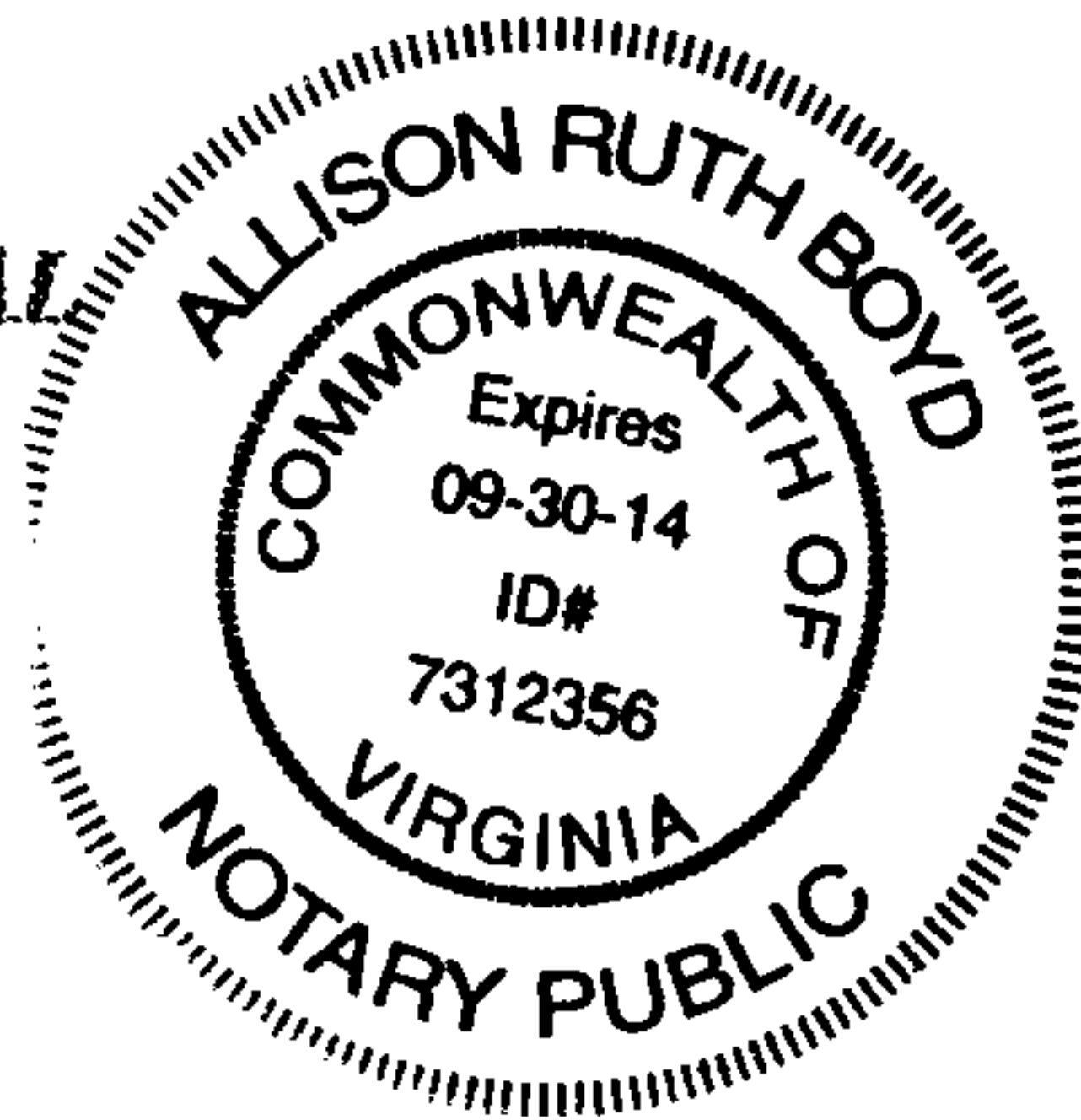
MALISA K. ABRAHAMS

STATE OF Virginia
COUNTY OF Chesapeake

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that MALISA K. ABRAHAMS, 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 23rd day of August, 2013.

MUST AFFIX SEAL


Notary Public
Print Name: Allison Ruth Boyd
Commission Expires: 9-30-14

THIS INSTRUMENT PREPARED BY:
CHARLES D. STEWART, JR.
ATTORNEY AT LAW
4898 VALLEYDALE DRIVE, SUITE A-2
BIRMINGHAM, AL 35242



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