

THIS INSTRUMENT PREPARED BY:

F. Wayne Keith

Law Offices of F. Wayne Keith PC

120 Bishop Circle

Pelham, Alabama 35124


20140228000054330 1/2 \$17.00
Shelby Cnty Judge of Probate, AL
02/28/2014 09:51:14 AM FILED/CERT

_____[Space Above This Line For Recording Data]_____

DURABLE AND SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Durable and Specific Power of Attorney, that, I,

Jane W. Chartrand of 75 Elm Street, Goffstown, New Hampshire 03045,

being over nineteen years of age, do hereby appoint

Eric Jon Chartrand of 2023 Eagle Creek Circle, Birmingham, Alabama 34242

as my Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit, to do, perform and execute any and every act that I may legally do through an Attorney-in-Fact limited to the following specific acts:

(1) Make, do and perform all acts and things necessary for the purchase by me of the property described below at a sales price of \$220,000.00. The powers granted by this Durable and Specific Power of Attorney shall include, but not be limited to execution of a settlement statement, a fixed rate note in the amount of \$220,000.00 at an interest rate of 4.25% for a period of thirty years, a mortgage in the amount of \$220,000.00 securing the above referenced fixed rate note, a truth in lending disclosure and any and all other documents required to be signed by me for that purchase loan transaction on February 27, 2014 with USAA Federal Savings Bank. The monthly payments on the above referenced note shall be in the amount of \$1,082.27 plus an escrow for property taxes and homeowners insurance, with the first payment beginning on the 1st day of April, 2014 and the last payment (maturity date) on the 1st day of March, 2044. The real estate that is being purchased by me is described as follows:

Lot 25, according to the Survey of Villa's Belvedere, as recorded in Map Book 29, Page 27 A&B, in the Probate Office of Shelby County, Alabama.

The property address of this property is 188 Belvedere Drive, Birmingham, Alabama 35242.

(2) I hereby ratify and confirm all that Eric Jon Chartrand as my Attorney-in-Fact, shall lawfully do or cause to be done by virtue of these presents.

(3) The rights, powers and authority of my said Attorney-in-Fact herein granted shall not be affected by disability, incompetency or incapacity on my part. All rights, powers and authority shall remain in full force until revoked by me in written notice to my said Attorney-in-Fact.

(4) The execution and delivery by my Attorney-in-Fact of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of my Attorney-in-Fact's approval of the consideration therefor, and the form and contents thereof, and that my Attorney-in-Fact deems the execution thereof in my behalf necessary or desirable. Any person, firm or corporation dealing with my Attorney-in-Fact under the authority of this instrument is authorized to deliver to my Attorney-in-Fact all considerations of every kind and character with respect to any transactions so entered into by my Attorney-in-Fact and shall be under no duty or obligation to see or to examine the disposition thereof.

(5) Third parties may rely upon the representations of my Attorney-in-Fact as to all matters relating to any power granted to my Attorney-in-Fact and no person who may act in reliance upon the representations of my Attorney-in-fact, or the authority granted to my Attorney-in-Fact, shall incur any liability to me or my estate as a result of permitting my Attorney-in-fact to exercise any power.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 21 day of January, 2014.

Jane W. Chartrand
Jane W. Chartrand

STATE OF NEW HAMPSHIRE
COUNTY OF HILLSBOROUGH

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James W. Chartrand, whose name is signed to the foregoing power of attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 21ST day of January, 2014.

Ellen R. Noyes
Notary Public

ELLEN R. NOYES
Justice of the Peace - New Hampshire
My Commission Expires November 20, 2018


20140228000054330 2/2 \$17.00
Shelby Cnty Judge of Probate, AL
02/28/2014 09:51:14 AM FILED/CERT