

DESIGNATION OF AGENT

I, Charles Brooks Etheredge (Principal), name the following person as my agent:

Name of Agent: Senia Marie Etheredge

Agent's Address: 1218 Wilkerson Circle Helena, AL 35080

Agent's Telephone Number: [REDACTED]

GRANT OF SPECIFIC AUTHORITY

I grant my agent specific 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, with respect to the following real property ("Property"):

2024 Little Ridge Circle, Birmingham, AL 35242.

Legally Described as: Lot 49 according to the survey of Little Ridge Estates, as recorded in Map Book 9, Page 174 A & B, in the Probate Office of Shelby County, Alabama: Being situated in Shelby County, AL.

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

- CPJ Purchase of Real Property as defined in § 204
_____ Tangible Personal Property as defined in § 205
_____ Stocks and Bonds as defined in § 206
_____ Commodities and Options as defined in § 207
_____ Banks and Other Financial Institutions as defined in § 208
_____ Operation of Entity or Business as defined in § 209
_____ Insurance and Annuities as defined in § 210
_____ Estates, Trusts, and Other Beneficial Interests as defined in § 211
_____ Claims and Litigation as defined in § 212
_____ Personal and Family Maintenance as defined in § 213
_____ Benefits from Governmental Programs or Civil or Military Service as defined in § 214
_____ Retirement Plans as defined in § 215
_____ Taxes as defined in § 216
_____ Gifts as defined in § 217

GRANT OF SPECIFIC AUTHORITY

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.

CBE Make, draw and endorse promissory notes, checks, or mortgages pertaining to the Property;

CBE Make and execute any and all contracts and addendums thereto pertaining to the sale of the Property;

CBE Receive and demand all sums of money, debts, dues, accounts, bequests, interest demands pertaining to the Property, which are not or shall hereafter become due or payable to the undersigned and to compromise, settle or discharge the same;

CBE Receive all consumer disclosure documents and exercise all rights granted thereunder; and

CBE Execute any and all documentation necessary to effectuate any transaction and purchase described above, including, but not limited to, disclosure statements/HUD-1, instruments of conveyance and supporting documentation, mortgages, notes, certifications, acknowledgments, and like instruments.

LIMITATIONS 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 2041 and 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

The above described purchase of 2024 Little Ridge Circle, Birmingham, Al. is described in the sales contract for the sale of real estate entered into by Charles Brooks Etheredge and Senia Marie Etheredge (Purchasers) and Estate of Mark Nigel Clark (Seller) dated on or about January 23, 2014. The purchase price is \$185,000.00. APCO Employees Credit Union is the lender and the loan amount is on or about \$148,000.00. I have inspected and signed the sales contract and am fully aware of its contents.

I hereby agree and represent to those persons dealing with my agent that this power of attorney will not terminate upon my subsequent disability or incompetence and may be voluntarily revoked by a written instrument of revocation filed for record in the recording office of the county in which the property is located, or upon the actual notice of my death to the agent named herein or the reliant, as provided in Alabama Code §26-1A-102, or this power of attorney is automatically revoked on March 07, 2014 at 11:59 pm.

EFFECTIVE DATE

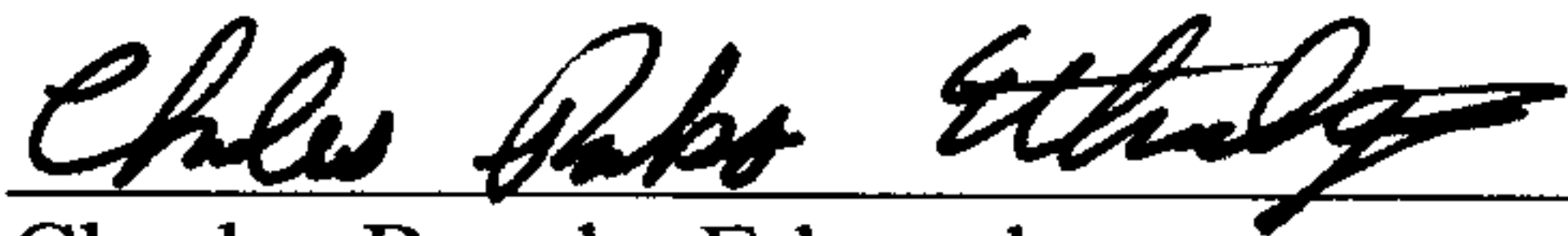
This power of attorney is effective immediately unless I have stated otherwise in the Special Instructions.

RELIANCE ON THIS POWER OF ATTORNEY

The undersigned does hereby ratify and confirm all that the said agent shall lawfully do or cause to be done by virtue of this Power of Attorney and agrees that any third party who receives a copy of this document may act under it. Revocation of this Power of Attorney is not effective as to a third party until that Third Party learns of the revocation, which revocation must be in writing or is automatically revoked as indicated below. The undersigned agrees to reimburse the third party for any loss resulting from claims that arise against the third party because of reasonable reliance on this Power of Attorney.

IN TESTIMONY WHEREOF, I have hereto set my hand and seal this 26th day of February, 2014.

SIGNATURE AND ACKNOWLEDGMENT



Charles Brooks Etheredge

Principal's Address: 1218 Wilkerson Circle Helena, AL 35080

Principal's Telephone Number: 

STATE OF ALABAMA

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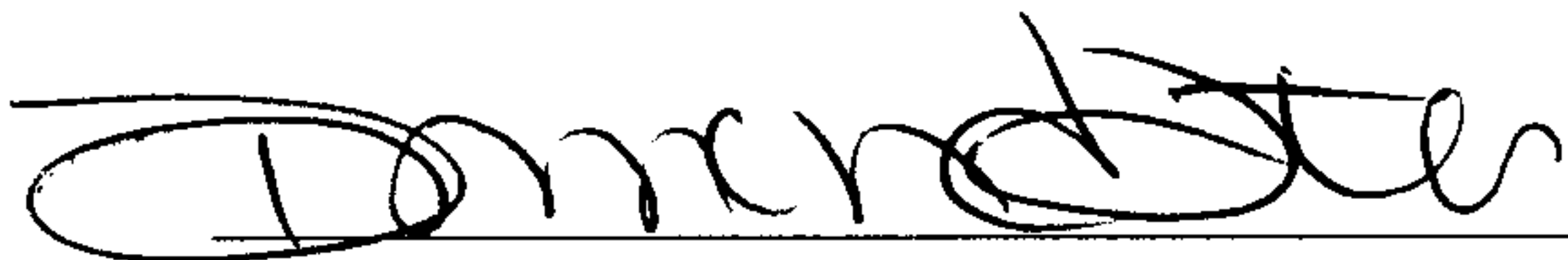
) ss.

COUNTY OF JEFFERSON

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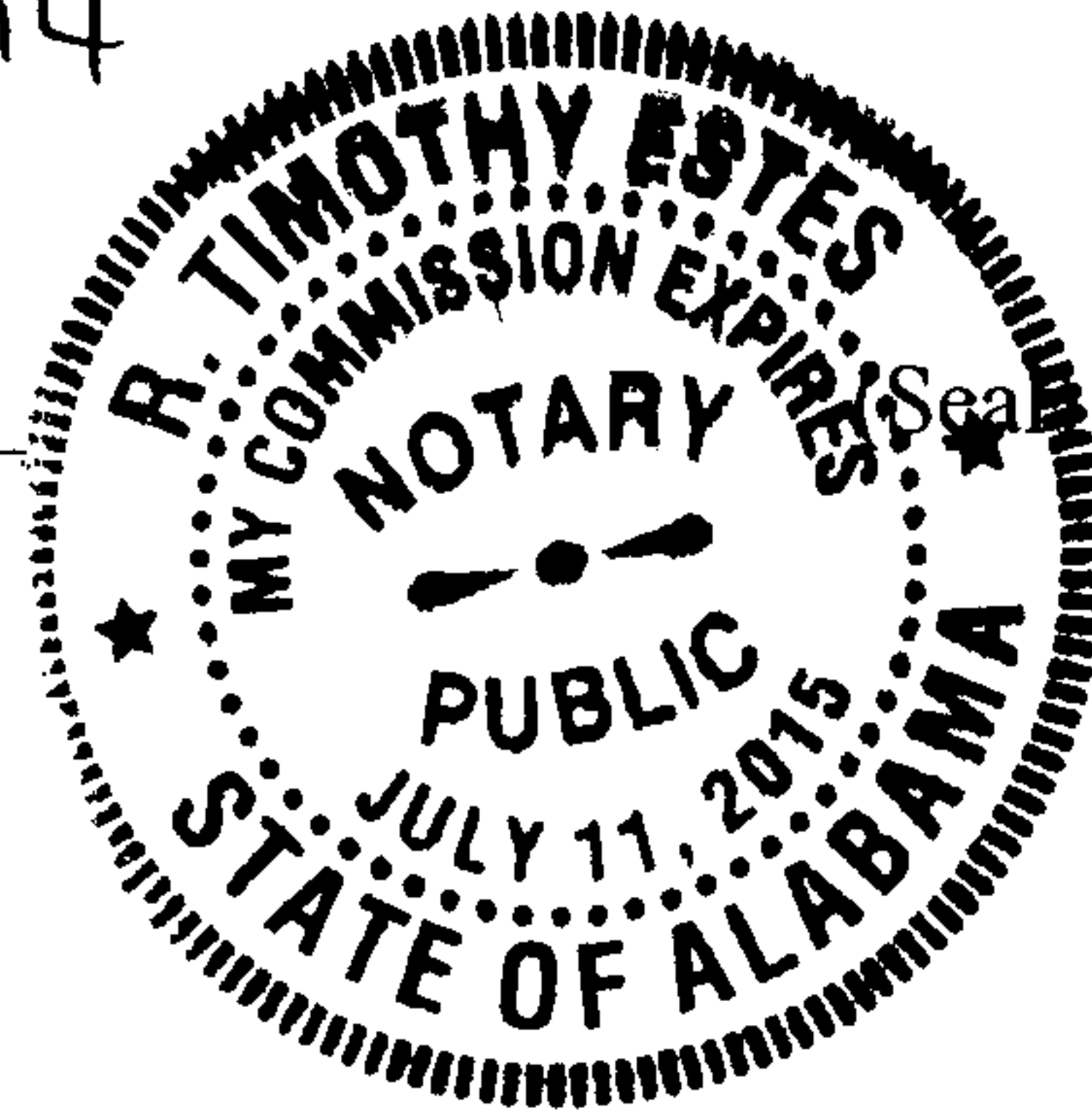
I, Undersigned, a Notary Public, in and for said County in said State, hereby certify that Charles Brooks Etheredge whose name(s) is/are signed to the foregoing document, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the document, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand this 21st day of February 2014



Notary Public

My commission expires: 7/11/15




This document prepared by:

R. Timothy Estes, Esq.

Estes, Sanders & Williams, LLC.

4501 Pine Tree Circle

Vestavia Hills, AL. 35243


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Shelby Cnty Judge of Probate, AL
03/07/2014 11:49:56 AM FILED/CERT