

**DURABLE POWER OF ATTORNEY (Specific and Limited)**

STATE OF Alabama )  
Pike COUNTY )

This power of attorney shall not be effected by disability, incompetency, or incapacity of the principal in accordance with Alabama Code Section 26-1-2 (1975).

1. APPOINTMENT OF ATTORNEY IN FACT. I, William B. Emerson, as principal ("Principal"), resident of the State and County listed in the notary section below, have made, constituted and by these presents to make, constitute and appoint, Jarelyn D. Emerson, as my true and lawful agent and attorney-in-fact ("Agent") to do and perform any and all acts, to take any actions and execute any documents in connection with the purchase of the property for no more than \$390,000 described as:

Lot 18, according to the Map of Greystone, 6<sup>th</sup> Sector, as recorded in Map Book 17, Page 54 A, B, and C, in the Probate Office of Shelby County.

also known as: 909 Belgrave Court, Birmingham, AL 35242

including signing a promissory note in the amount of no more than \$310,000 and a first mortgage encumbering said property and benefitting Guarantee Rate, Inc., as I may do in my own stead. This Power of Attorney shall be valid and of full force and effect for sixty (60) days from the date of execution of this Power of Attorney.

2. EXECUTION AND DELIVERY. The execution and delivery by Agent of any check, draft, conveyance, paper, deed, instrument or document in our name and behalf shall be conclusive evidence of Agent's approval of the consideration therefor, and of the form and contents thereof, and that Agent deems the execution thereof in our behalf necessary and desirable.

3. RELIANCE ON AUTHORITY. Any person, firm or corporation dealing with Agent under the authority of this instrument is authorized to deliver to Agent all consideration of every kind or character with respect to this transaction so entered into by the Agent and shall be under no duty or obligation to see to or examine into the disposition thereof. Third parties may rely upon the representation of Agent as to all matters relating to any power granted to Agent, and no person who may act in reliance upon the representation of Agent or the authority granted to Agent shall incur liability to us or our estate as a result of permitting Agent to exercise any power.

4. LIMIT ON AGENT'S AUTHORITY. The authority of the Agent is specific and limited to the purchase of the above referenced property and financing of said property not to exceed \$310,000.

5. EFFECTIVE DATE OF AGENT'S AUTHORITY. This Specific and Limited Durable Power of Attorney shall become effective upon its execution by the Principal and delivery to the Agent.

IN WITNESS WHEREOF, I, William B. Emerson, as Principal, have executed this Specific and Limited Durable Power of Attorney. Dated this the 23 day of October, 2014.

PRINCIPAL:

William B. Emerson  
William B. Emerson

STATE OF Alabama )  
Pike COUNTY )

I, the undersigned Notary Public in and for said County, in said State, hereby certify that William B. Emerson, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of the limited power of attorney he executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 23 day of October, 2014.

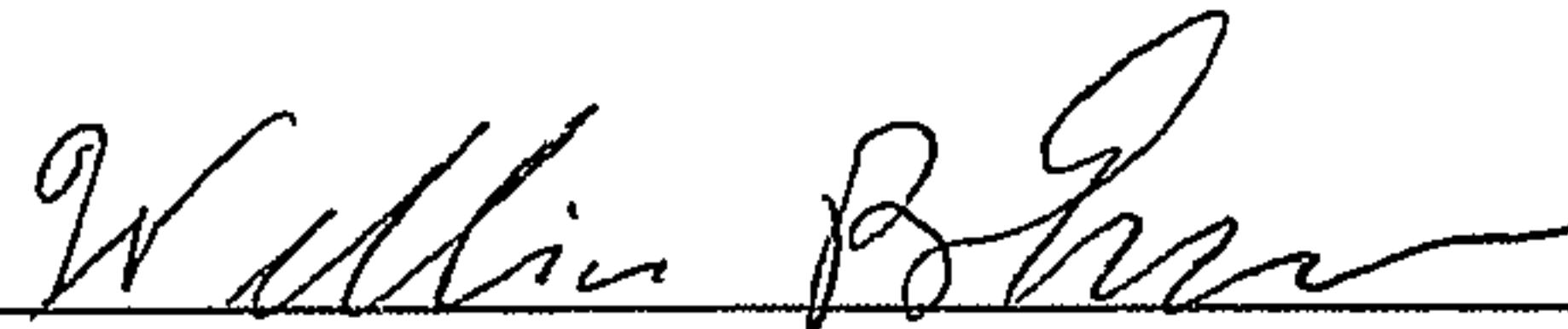
Kimberly K. Burkett  
Notary Public  
My commission expires:

KIMBERLY K. BURKETT  
Notary Public, AL State at Large  
My Comm. Expires Aug. 5, 2018

IN WITNESS WHEREOF, I, William B. Emerson, as Principal, have executed this Specific and Limited Durable Power of Attorney.

Dated this the 23 day of October, 2014.

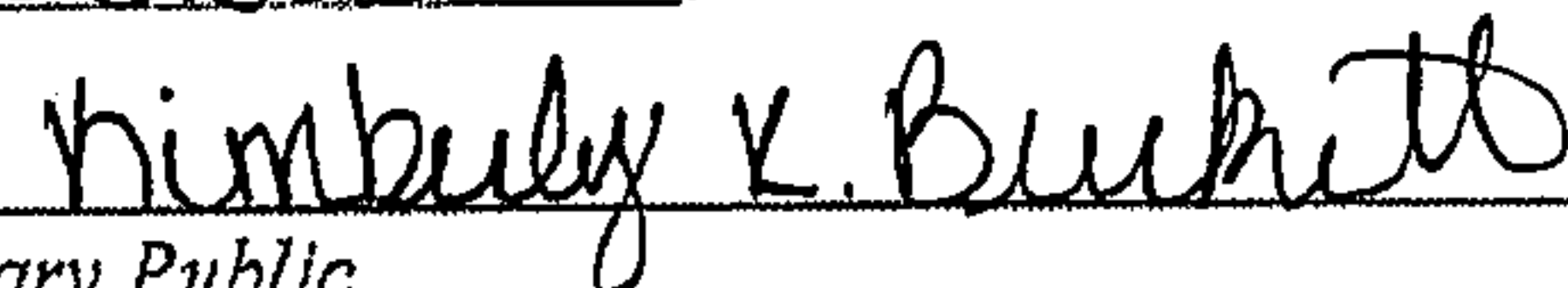
PRINCIPAL:

  
\_\_\_\_\_  
William B. Emerson

STATE OF Alabama )  
Pike COUNTY )

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Notary Public  
My commission expires:

KIMBERLY K. BURKETT  
Notary Public, AL State at Large  
My Comm. Expires Aug. 5, 2018



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
12/03/2014 12:07:08 PM  
\$17.00 CHERRY  
20141203000379890

