SPECIFIC DURABLE POWER OF ATTORNEY

STATE OF ALABAMA}
COUNTY OF SHELBY}

KNOW ALL MEN BY THESE PRESENTS, that I, **Kerry D. Welch**, also known as Kerry D. Welch, Sr., as principal ("Principal"), a resident of the State of Alabama, and County of **Shelby**, whose current address is 165 Polo Field Way, Chelsea, Alabama 35043, do hereby make, constitute and appoint **Sonya G. Welch**, my wife, whose current address is 165 Polo Field Way, Chelsea, Alabama 35043, as my true and lawful agent or attorney in fact to do and perform each and every act, deed, matter and thing whatsoever in and about my property and affairs, in regard to the following specifically enumerated powers, as fully and effectually to all intents and purposes as I might or could do in my own proper person, if personally present.

My agent or attorney in fact shall have full power and authority to act on my behalf both as Kerry D. Welch and/or Kerry D. Welch, Sr., but only to the extent permitted by this Specific Power of Attorney. Kerry D. Welch, one of the Grantees in that Statutory Warranty Deed, dated August 27, 2014, and recorded September 8, 2014, in Instrument No. 20140908000281260, in the Probate Office of Shelby County, Alabama, is one and the same person as Kerry D. Welch, Sr. My agent or attorney in fact's powers shall include the power to:

1. Refinance and/or mortgage any interest of mine in real estate located at:

   165 Polo Field Way, Chelsea, Alabama 35043

   and legally described as:

   Lot 13, according to the Survey of Polo Crossings, Sector 1, as recorded in Map Book 39, Page 42, in the Probate Office of Shelby County, Alabama;

in regard to that loan with United Wholesale Mortgage, Loan No. 1351456064.

This power shall include the power to (i) refinance said property, and execute a mortgage encumbering the property, upon such terms as my agent or attorney in fact shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including notes, HUD-1 Settlement Statement, any and all closing documents) that may be required to mortgage my interest in and to such property, and (iii) collect and receive the proceeds from any such refinance of said property.

I hereby grant to my agent or attorney in fact the full right, power and authority to do every act, deed and thing necessary or advisable to be done regarding the above powers, as fully as I could do if personally present and acting. All papers, instruments, documents or writings executed in my name and on my behalf by agent or attorney in fact shall be in such form and contain such provisions as shall be satisfactory to agent or attorney in fact.

My agent or attorney in fact shall not be liable for any loss that results from a judgment error that was made in good faith. However, my agent or attorney in fact shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Specific Durable Power of Attorney.

The execution and delivery by agent or attorney in fact of any paper, instrument or document in my name and behalf shall be conclusive evidence of agent or attorney in fact's approval of the consideration therefore, and of the form and contents thereof, and that agent or attorney in fact deems the execution thereof in my behalf necessary or desirable.

Any person, firm or corporation dealing with my agent or attorney in fact under the authority of this instrument is authorized to deliver to said agent or attorney in fact, all consideration(s) of every kind or character with respect to any transactions entered into by my agent or attorney in fact and shall be under no duty or obligations to see to or examine into the disposition thereof.

Third parties may rely upon the representation of my agent or attorney in fact as to all matters relating to any power granted to my agent or attorney in fact, and any person who may act in reliance upon the representation of my agent or attorney in fact or the authority granted to said agent or attorney in fact shall not incur any liability to me or my estate as a result of permitting my agent or attorney in fact to exercise any power. My agent or attorney in fact shall be entitled to reimbursement for all reasonable costs and expenses incurred and paid by said agent or attorney in fact on my behalf pursuant to any provisions of this Specific Durable Power of Attorney but said agent or attorney in fact shall not be entitled to compensation for services rendered.

This power of attorney shall be effective **November 12, 2014**, or the date of execution, whichever is later, and shall expire January 11, 2015, or sooner should I revoke this Specific Durable Power of Attorney in writing. This power of attorney shall not be revoked due to my incompetence, incapacity, and will continue in effect to the expiration date should I ever become incapacitated.

20141205000384060 1/2 $17.00
Shelby Cnty Judge of Probate, AL
12/05/2014 03:42:59 PM FILED/CERT

IN WITNESS WHEREOF, I have executed this Power of Attorney in one counterpart, and I have directed that photostatic copies of this Power be made, which shall have the same force and effect as an original. I hereby revoke any Power of Attorney ever heretofore executed by me.

DATED this the 11TH day of November, 2014.

Kerry D. Welch - Principal

STATE OF ALABAMA}
COUNTY OF SHELBY}

I, a Notary Public in and for said State and County, hereby certify that Kerry D. Welch, whose name is signed to the foregoing Specific Durable Power of Attorney, and who is known to me, acknowledged before me on this date that, being informed of the contents of the Specific Durable Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this 11TH day of November, 2014.

AMANDA BAILEY
Notary Public
State of Alabama
MY COMMISSION EXPIRES: SEPT 17, 2016

NOTARY PUBLIC

My Commission Expires:

AMANDA BAILEY NOTARY PUBLIC STATE OF ALABAMA

ACCEPTANCE OF APPOINTMENT

I, Sonya G. Welch, accept the appointment as agent and/or attorney-in-fact of the Specific Power of Attorney from Kerry D. Welch.

11-11-14
Date

Sonya G. Welch

STATE OF ALABAMA}
COUNTY OF SHELBY}

I, a Notary Public in and for said State and County, hereby certify that Sonya G. Welch, whose name is signed as Acceptance of Appointment of the foregoing Specific Durable Power of Attorney, and who is known to me, acknowledged before me on this date that, being informed of the Acceptance of Appointment of the foregoing Specific Durable Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this 11TH day of November, 2014.

AMANDA BAILEY
Notary Public
State of Alabama
MY COMMISSION EXPIRES: SEPT 17, 2016

NOTARY PUBLIC

My Commission Expires:

AMANDA BAILEY NOTARY PUBLIC STATE OF ALABAMA

This instrument prepared by:
Kenneth W. Battles, Sr., Esq.
Battles Law Firm, LLC
Post Office Box 352
Pinson, Alabama 35126
Telephone 205.836.0801
Facsimile 205.681.1154
Ken.Battles@BattlesLaw.com

20141205000384060 2/2 $17.00
Shelby Cnty Judge of Probate, AL
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