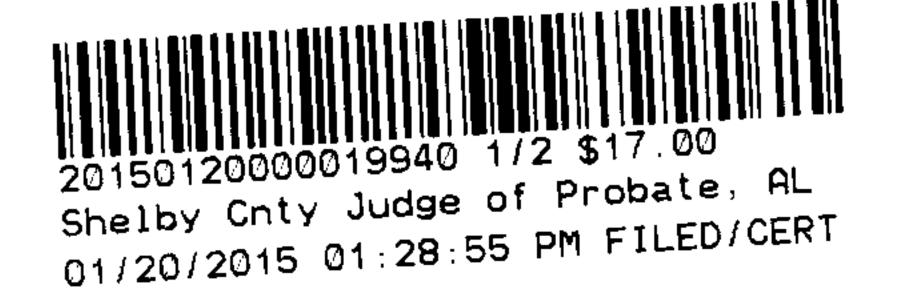
STATE OF ALABAMA COUNTY OF JEFFERSON



DURABLE POWER OF ATTORNEY (Specific and Limited)

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principal in accordance with Alabama Code Section 28-1-2 (1975).

1. APPOINTMENT OF ATTORNEY IN FACT. I, the undersigned, **Kim Y. McDowell**, individually and respectively, as principal ("Principal"), have made, constituted and by these presents do make, constitute and appoint, **Joel T. McDowell**, as my respective true and lawful agent and attorney-in-fact ("Agent") to do and perform the following:

To do any and all acts, to take any actions and execute any documents in connection with purchase of the real property described herein, including, without limitation, the execution of any contract, deed, settlement statement, mortgage, note, affidavits or documents in connection with the purchase of that certain real property located at 2052 Springfield Drive, Chelsea, AL 35043 and more particularly described as:

Lot 7-114, according to the Plat of Chelsea Park, 7th Sector, First Addition, as recorded in Map Book 37, page 120, in the Probate Office of Shelby County, Alabama.

And without limitation, to do any and all acts, to take any actions and execute any documents in connection with the execution of any settlement statement, deed, mortgage, loan, affidavit, or other documents deemed necessary by any closing attorney, settlement agent or title insurance company to effectively transfer title of the properties described herein.

This Power of Attorney shall be valid and of full force and effect for one hundred eighty (180) days from the date of execution.

- 2. EXECUTION AND DELIVERY. The execution and delivery by Agent of any check, draft, conveyance, paper, deed, instrument or document in my 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 my 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 me or my 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 matters set forth herein above in connection with the purchase of that certain real property described herein above.
- 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, as Principal, have executed this Specific and Limited Durable Power of Attorney.

Dated this the 7th of January, 2015.

Kim Y. McDowell, Principal

STATE OF <u>JEFFERSON</u> ALABAMA

JEFFERSONCOUNTY

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that **Kim Y. McDowell,** whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she executed the same voluntarily on the day of the same bears date.

Given under my hand and Official seal this _______ day of January, 2015.

Notary Public

This instrument prepared by:

Christa C. Ketchum Law Office of Christa C. Ketchum, LLC 1220 Alford Avenue Birmingham, AL 35226

