

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that **Steven Alan Pitts** (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **Philip J. Pitts** as my true and lawful agent and attorney-in-fact (hereinafter referred to as "Agent") to do and perform for me and in my name, place and stead, and for my use and benefit, to execute any and all documents necessary to secure and close a conventional loan in the approximate amount of One Hundred Sixty Five Thousand and No/100 Dollars (\$165,000.00) from Bryant Bank* at a rate of interest of 3.875 per cent amortized for 30 years, in conjunction with the refinance financing of the property described as follows:

*loan number 150529002

Lot 9-24, according to the Map and Survey of Chelsea Park -- 9th Sector, as recorded in Map Book 37, Page 47 in the Office of the Judge of Probate of Shelby County, Alabama.

Together with the nonexclusive easement to use the Common Areas as more particularly described in the Declaration of Easements and Master Protective Covenants of Chelsea Park, a Residential Subdivision, executed by the Grantor and filed for record as Instrument No. 20041014000566950 in the Probate Office of Shelby County, Alabama and the Declaration of Covenants, Conditions and Restrictions for Chelsea Park 9th Sector executed by Grantor and Chelsea Park Residential Association, Inc. and recorded as Instrument #20051229000659740 and Instrument # 20060920000468120, (which, together with all amendments thereto, are hereinafter collectively referred to as the "Declaration").

Also known as 418 Lake Chelsea Way, Chelsea, AL 35043

This Power of Attorney expires: September 1, 2015.

including note, mortgage, HUD Certification, Truth-in Lending forms and any and all other forms, instruments and documents required by the lender, title company, and/or the closing attorney.


I further give and grant unto my said attorney-in-fact and agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said Agent shall lawfully do or cause to be done by virtue hereof.

This power of attorney shall not be affected by my disability, incompetency, or incapacity, but shall be deemed to be durable in accordance Alabama Code Section 26-1A-101, *et. seq.*

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

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 24 day of July, 2015.

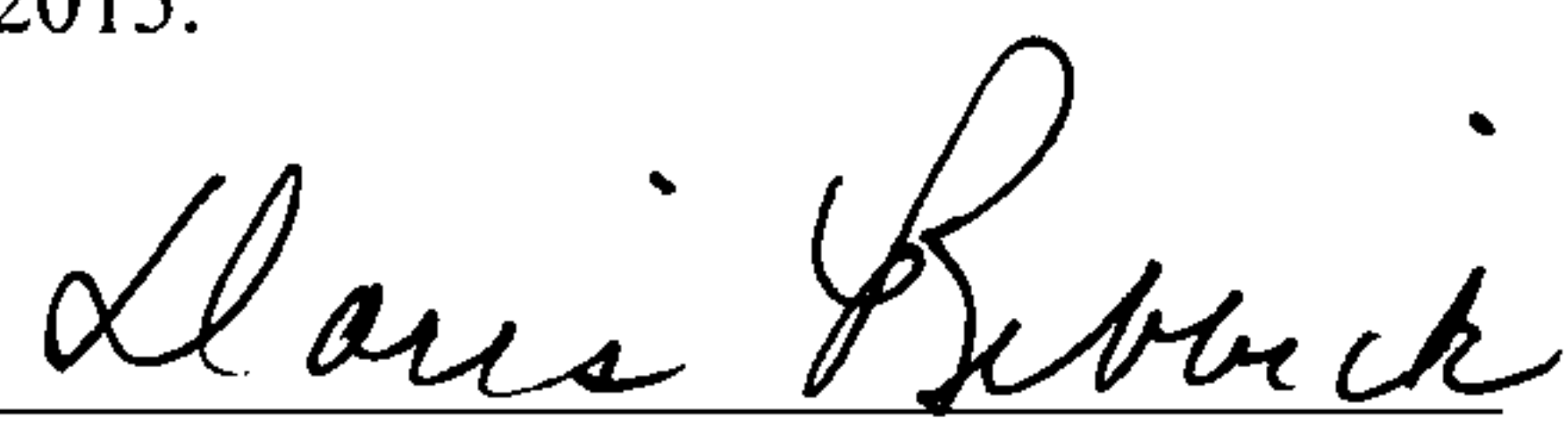
STATE OF LOUISIANA
COUNTY OF CALCASIEU PARISH


Steven Alan Pitts

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **Steven Alan Pitts**, 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, he executed the same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 24 day of July 2015.

My Commission Expires: AT DEATH
{AFFIX SEAL}

 008303
Notary Public DORIS RIBBECK