

**POWER OF ATTORNEY TO PURCHASE AND FINANCE
REAL ESTATE**

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POA 1/4

KNOW ALL PERSONS BY THESE PRESENTS THAT:

I, HANH T DO, (the "Principal") whose address is 409 Blowing Rock Blvd, Lenoir, NC 28645, do hereby make, constitute and appoint PHUC M NGUYEN, whose address is 124 Misty River Lane, Huntsville AL, 35824, as my true and lawful Agent for me and in my name, place and stead, giving and granting unto my said Agent full power and authority to purchase, buy, acquire, and finance by a mortgage and note in the amount of One Hundred Fifty Thousand dollars (\$150,000) with Metro City Bank, the following described real estate in Shelby County, Alabama:

See Exhibit "A" (Legal Description) Attached

with an address of 201 Birch Creek Dr, Birmingham AL 35242 and all buildings and improvements located on the premises.

My Agent shall have full power and authority to sign and execute all documents and other papers required by the lender, title insurance company and any other entity involved in the acquisition and mortgage loan transaction of the above described real estate, and my Agent shall have full power and authority to do and perform each and every act and thing whatsoever requisite and necessary to be done in and about the premises to complete the financing, as fully for all intent and purposes as I could do if personally present. I hereby ratify and confirm all that my Agent shall lawfully do or cause to be done by virtue of this Power of Attorney.

This Power of Attorney shall not be affected by my disability. It is my wish and intent that the authority conferred by me to my Agent pursuant to this Power of Attorney should be exercisable notwithstanding my disability, my incapacity, or subsequent disability or incapacity or uncertainty as to whether I may be dead or alive. All acts done by my Agent and pursuant to the Agent's instructions during any period of disability or incompetence or uncertainty as to whether I may be dead or alive shall have the same effect and shall bind my heirs, legatees, devisees and personal representative as if I was alive, competent and not disabled.

IN WITNESS WHEREOF, I hereunto set my hand this 18 day of September, 2015.

Witness:

[Signature]

(Principal)

STATE OF Alabama)
) SS:
COUNTY OF Tefferson)

On this 18th day of Sept, 2015, before me, a Notary Public, personally appeared Hank T Do, known to me or (Name of Principal)

satisfactorily proven, to be the person(s) whose name(s) is(are) subscribed to the within Instrument, and acknowledge that he/she(they) executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public: [Signature]

My Commission Expires: 10/31/2016

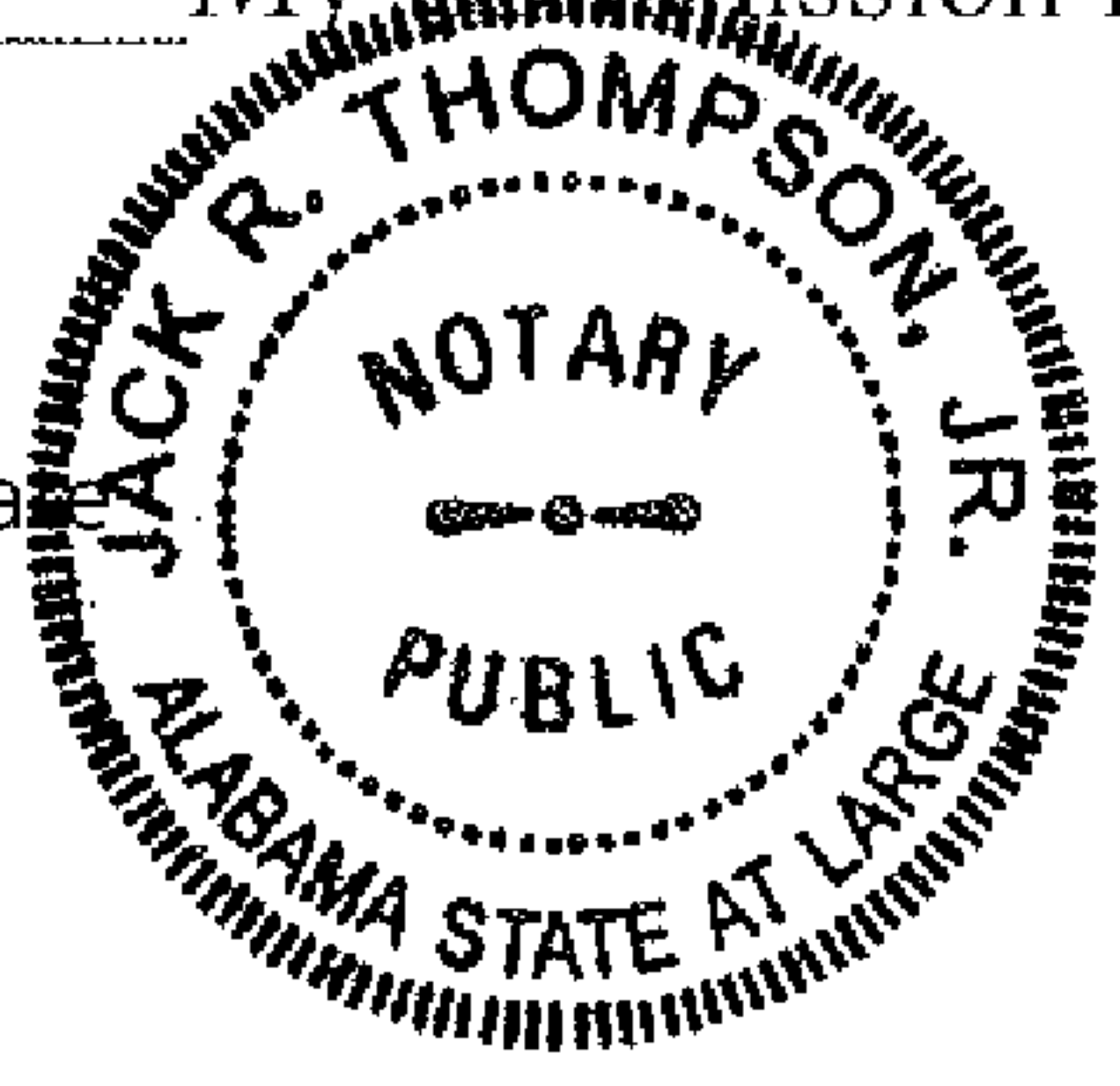


Exhibit "A" (Legal Description)

Lot 13, according to the Survey of Birch Creek Subdivision as recorded in Map Book 27, Page 143, in the Probate Office of Shelby County, Alabama.

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State of Alabama
County of Shelby

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EXHIBIT "A" TO THE POWER OF ATTORNEY

NON-REVOCATION AFFIDAVIT

Before me, the undersigned Notary Public in and for the State of Alabama, County of Shelby, appeared Phuc M. Nguyen, who having been by me first duly sworn, depose and states as follows:

- 1) My name is Phuc M. Nguyen. I am over the age of twenty-one (21) years, and have personal knowledge of the facts stated herein.
- 2) On , Hanh Thi Do appointed me his/her/their attorney-in-fact under a Specific Power of Attorney, recorded SIMULTANEOUSLY HEREWITH in the Probate Office of Shelby County, Alabama.
- 3) On 09/18/15, I exercised the above-reference Power of Attorney by executing documents (deed, mortgage, note, settlement statement, affidavits, etc.) relating to the sale/purchase/refinance of a residence located in Shelby County, Alabama, and being more particularly described as follows:

Lot 13, according to the Survey of Birch Creek Subdivision as recorded in Map Book 27, Page 143, in the Probate Office of Shelby County, Alabama.

- 4) At the time of the execution of the above mentioned closing documents and exercise of the Power of Attorney, I had no actual knowledge of the termination of the power by revocation or of the death of Hanh Thi Do.

Executed by the undersigned this 09/18/15.

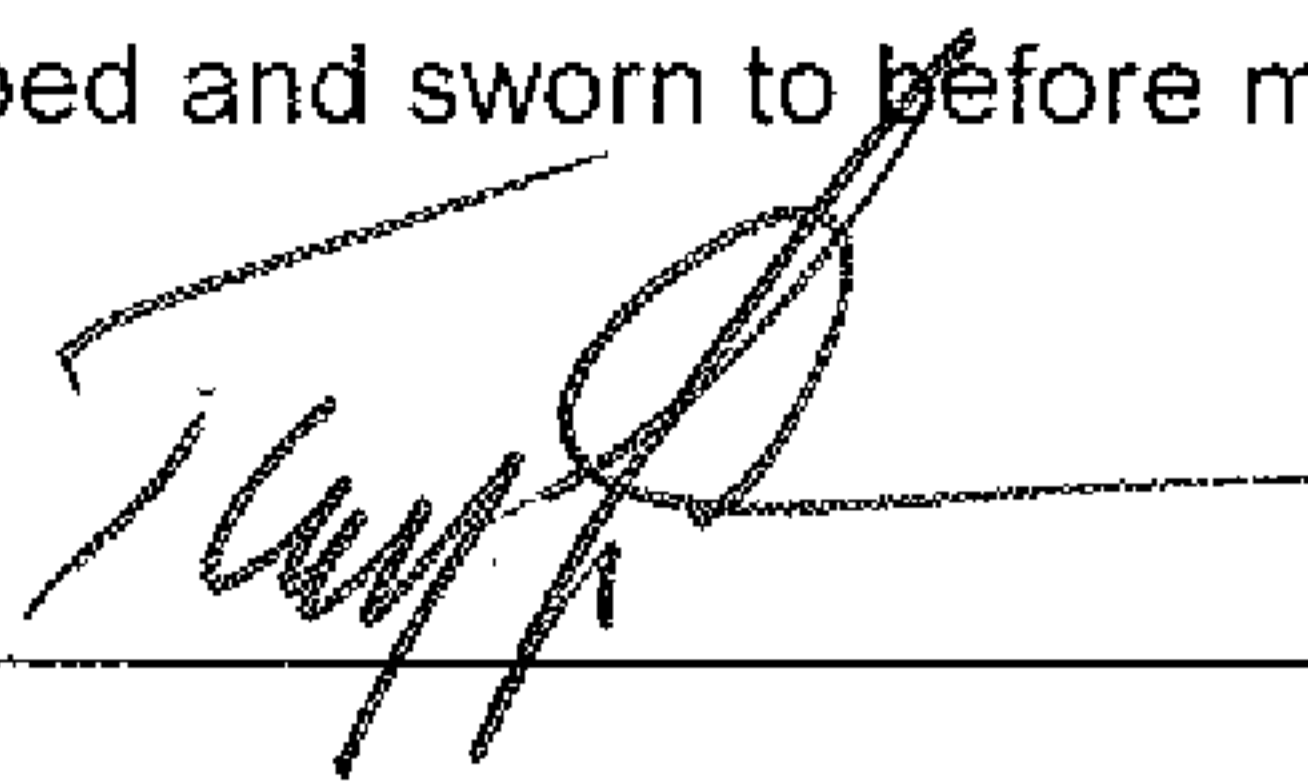


Phuc M. Nguyen

State of Alabama)

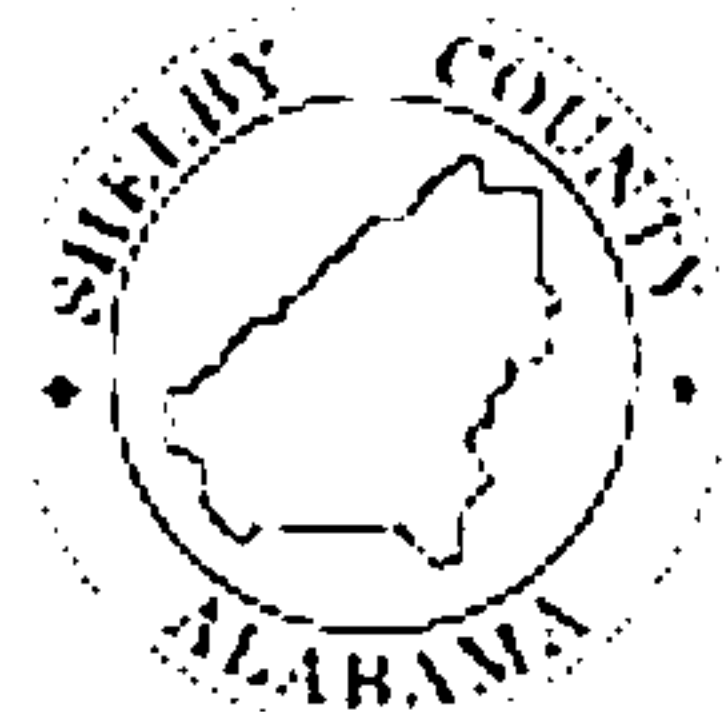
County of Shelby)

Subscribed and sworn to before me on this 09/18/15.



Notary Public: The Undersigned

My Commission Expires: 10/31/2016



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
09/22/2015 02:15:27 PM
\$23.00 CHERRY
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