

STATE OF ALABAMA

COUNTY OF SHELBY

DURABLE SPECIAL POWER OF ATTORNEY

I, SUZANNE RIVERS do hereby appoint WILLIAM T. RIVERS, my husband, my true and lawful attorney-in-fact, for me and in my name, place and stead, and for my use and benefit: To execute all documents and instruments, including the HUD1 Closing Statement, and any other forms required by the Title Company and/or the Closing Attorney in connection with the mortgage and purchase of the property located at 5180 WEATHERFORD DRIVE, BIRMINGHAM, ALABAMA 35242 and more particularly described as follows, to-wit:

LOT 1, BLOCK 7, ACCORDING TO THE MAP OF LINCOLN PARK SUBDIVISION, AS RECORDED IN MAP BOOK 3, PAGE 145, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

LOAN AMOUNT: \$236,550
TERM: 30 YEAR FIXED, CONVENTONAL
RATE: 4.625%
LENDER: FIRST BANK

On such terms and conditions as he may deem necessary and proper, to sign, execute and deliver, in my name or otherwise, such instruments as may be required in connection with purchasing said property, and to do such other acts as I might do in purchasing said property.

I further give and grant unto my said attorney-in-fact full power and authority to do and perform every act necessary and 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 attorney shall lawfully do or cause to be done by virtue hereof.

This Power of Attorney is granted for a period of 180 days and shall become effective on the 12 day of November, 2015, and shall terminate one hundred eighty (180) days thereafter.

This Power of Attorney shall not be affected by my disability, incompetency or incapacity.

Executed this the 16 day of November, 2015.

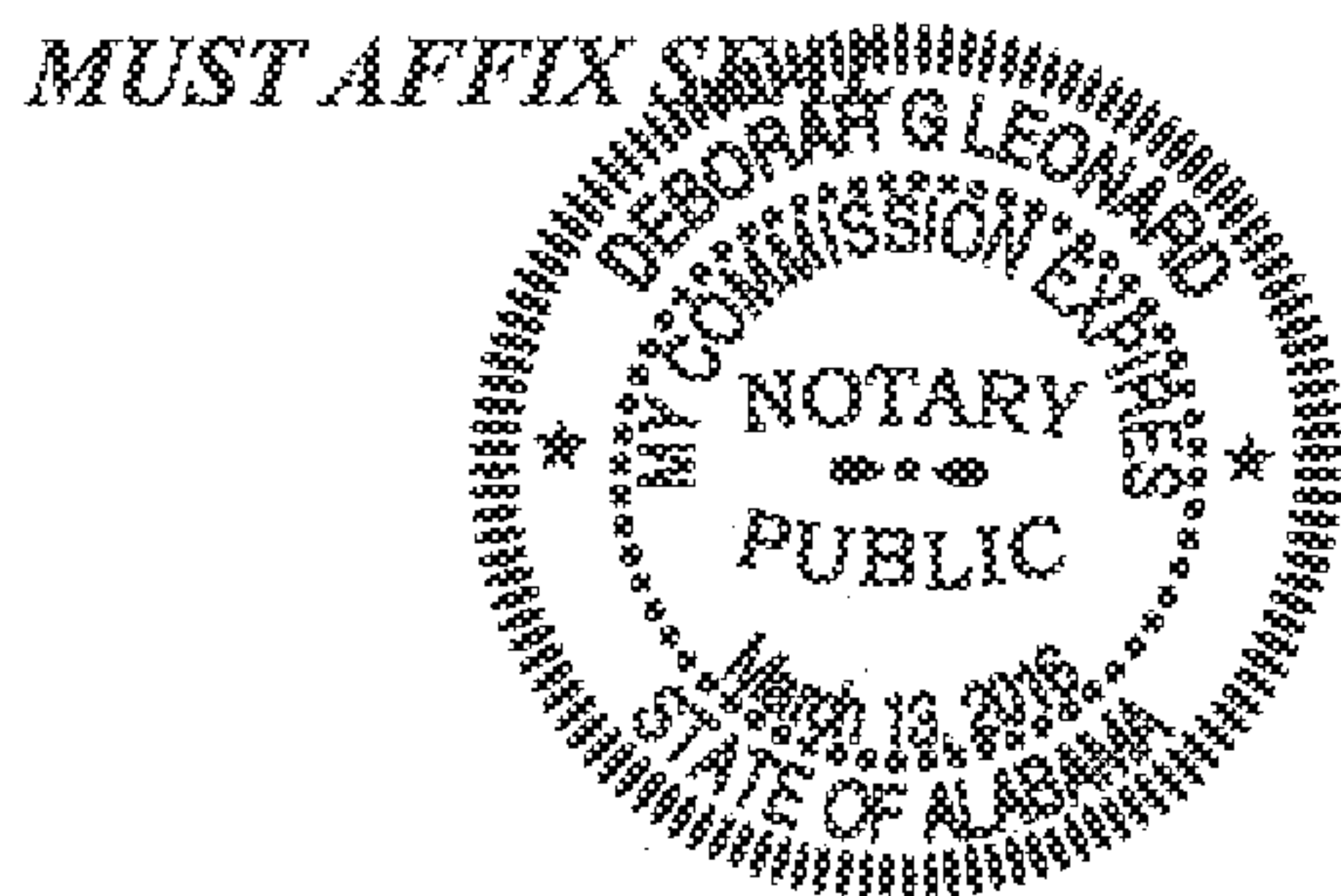
Suzanne Rivers
SUZANNE RIVERS

STATE OF ALABAMA
COUNTY OF Shelby

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

Given under my hand and official seal this the 16 day of November, 2015.

Deborah A. Leonard
Notary Public
Print Name: Deborah A. Leonard
Commission Expires: 3-18-16



THIS INSTRUMENT PREPARED BY:
CHARLES D. STEWART, JR.
ATTORNEY AT LAW
4898 VALLEYDALE DRIVE, SUITE A-2
BIRMINGHAM, AL 35242



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
11/16/2015 12:05:10 PM
\$17.00 CHERRY
20151116000396020

James W. Fuhrmeister