DURABLE SPECIAL POWER OF ATTORNEY

I, Tina C. Graham aka Tina Christine Graham, do hereby appoint James E. Graham, 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, Note, Mortgage, Riders, Truth in Lending and any other forms required by the Lender, the Title Company and/or the Closing Attorney in connection with the first mortgage refinance of the property located at 813 Aberlady Place, Birmingham, AL 35242 and more particularly described as follows, to-wit:

Lot 943, according to the Survey of Greystone Legacy, 9th Sector, as recorded in Map Book 32, Page 44 A and B in the Office of the Judge of Probate of Shelby County, Alabama.

On such terms and conditions as he/she may deem necessary and proper, to sign, execute and deliver, in my name or otherwise, such instruments as may be required in connection with conveying said property, and to do such other acts as I might do in conveying 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 1944 day of Newber, 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 19th day of Joseph 2015.

June C. Laham aka Dira. Tina C. Graham aka Tina Christine Graham Christine Graham Laham

STATE OF Mobiles
COUNTY OF Shelp

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Tina C. Graham aka Tina Christine Graham, 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the \

Notary Public

Print Name:

Commission Expires: 2-12-17

This instrument was prepared by: S. Kent Stewart/Stewart & Associates 3595 Grandview Parkway Suite 645 Birmingham, AL 35243

STEPHANIE JONES Notary Public, State of Alabama Alabama State At Large My Commission Expires February 12, 2017

20151207000416490 1/1 \$14.00 Shelby Cnty Judge of Probate: AL 12/07/2015 11:27:53 AM FILED/CERT