

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that, **Malisa K. Abrahams** (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint **Leroy A. Abrahams** 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 purchase and obtain a first mortgage loan in the approximate amount of Nine Hundred Eighteen Thousand Seven Hundred Fifty and no/100 dollars (\$918,750.00) and to obtain a second mortgage loan in the approximate amount of One Hundred Eighty Three Thousand Seven Hundred Fifty and no/100 dollars (\$183,750.00) from Southfirst Mortgage, for the property described as follows:

Lot 49, Stonegate Realty, Phase 3 as recorded in Map Book 33, Page 122, in the Probate Office of Shelby County, Alabama.

Also know as: 403 Stonegate Drive, Birmingham, AL 35242

Loan #5050003660=1st mortgage

Loan#7670041617=2nd mortgage

including the 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 required to consummate the purchase and mortgage of the above referenced property.

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 with Alabama Code Section 26-1A-101, *et. seq.*

The execution and delivery by Agent of any conveyance, paper, instrument or document in our 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 have executed this limited power of attorney on the 8 day of March, 2016.

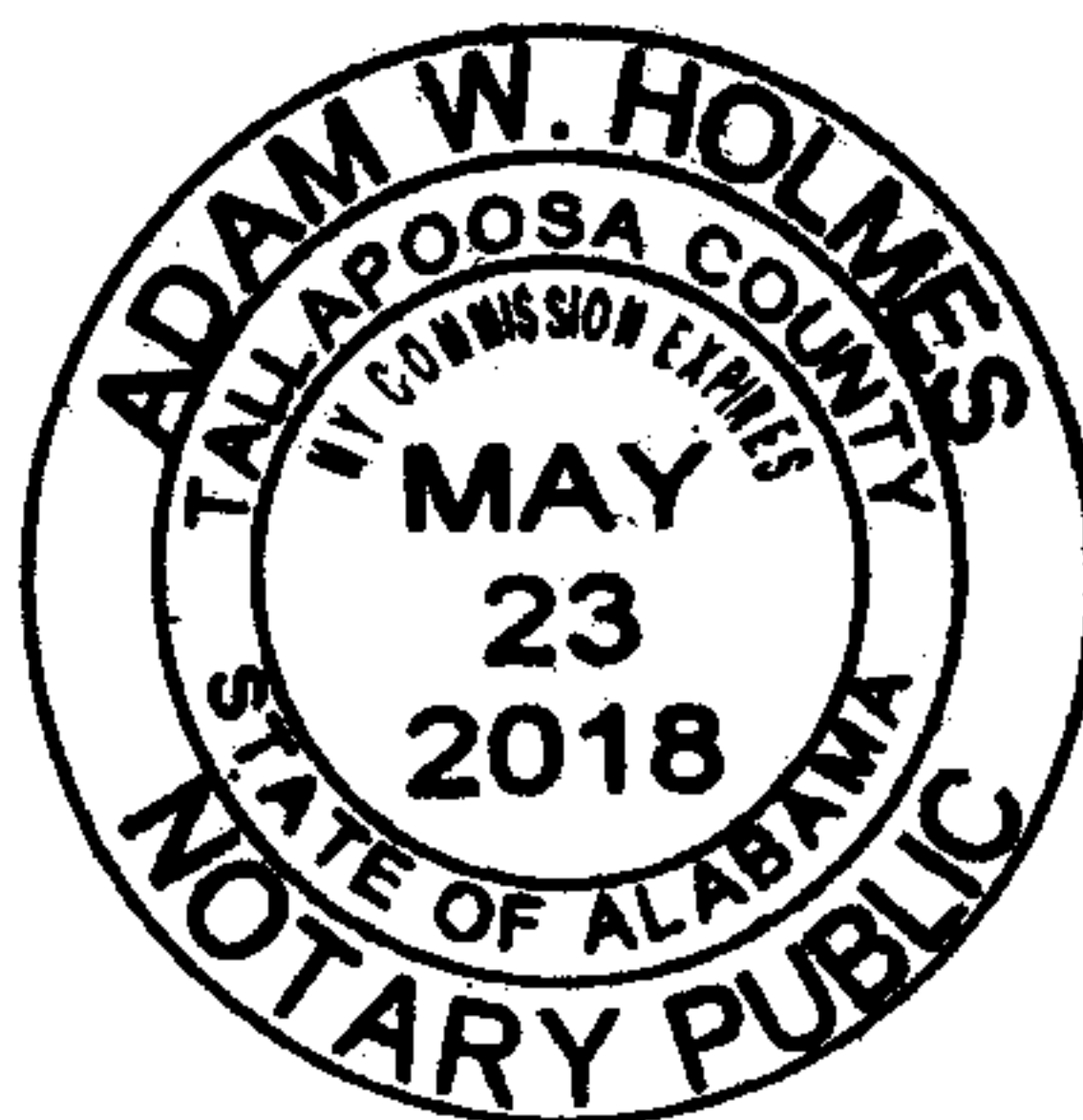

Malisa K. Abrahams

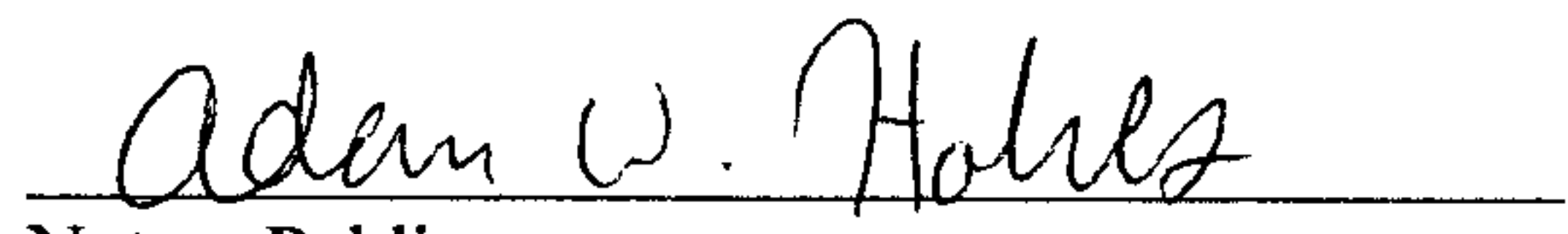
STATE OF Alabama)
COUNTY OF Shelby)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Malisa K. Abrahams, 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 conveyance, she executed the same voluntarily on the date the same bears date.

Given under my hand and official seal, this the 8 day of March, 2016.

My Commission Expires: 05-23-2018




Notary Public