

LIMITED Durable POWER OF ATTORNEY

STATE OF ALABAMA}

COUNTY OF SHELBY}

KNOW ALL MEN BY THESE PRESENTS, that, **JENNIFER GARRARD**, whose address 1045 Evan Circle, Chelsea, AL 35043 (hereinafter referred to as "Principal") does by these presents make, constitute and appoint my husband, **ROBBIE D. GARRARD**, and/or his designated representative as my true and lawful agent(s) 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, the Note, Deed, Mortgage, Truth-in-Lending Disclosure and any and all documents necessary to purchase the below described property being more particularly described as the following real estate, situated in SHELBY County, Alabama:

Lot 7-147, according to the Survey of Chelsea Park, 7th Sector, Second Addition, Grayson Place Neighborhood, as recorded in Map Book 45, Page 97, in the Probate Office of Shelby County, Alabama.

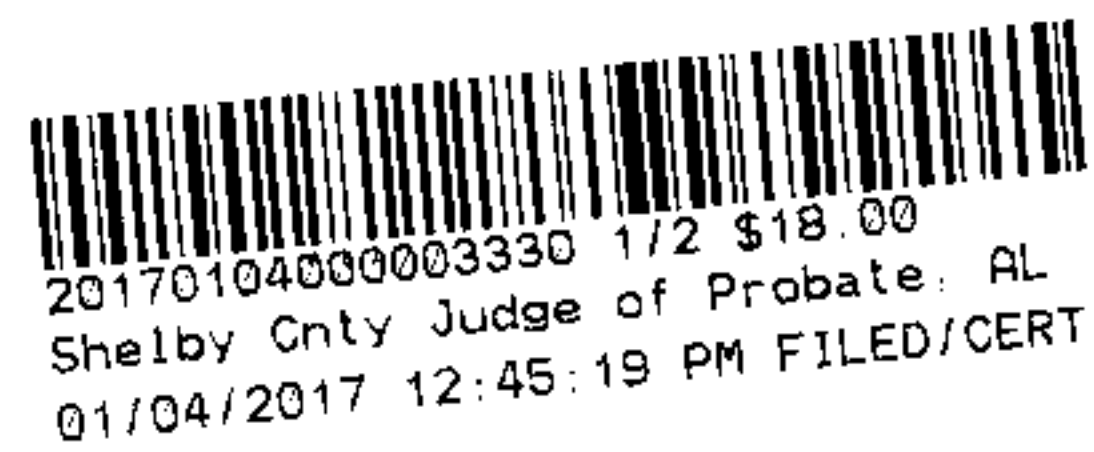
Together with the nonexclusive easement to use the Common Areas as more particularly described in Declaration of Easements and Master Protective Covenants of Chelsea Park, a Residential Subdivision, executed by the Grantor and file for record as Instrument No. 20041014000566950 in the Probate Office of Shelby County, Alabama and Declaration of Covenants, Conditions and Restrictions for Chelsea Park 7th Sector executed by Grantor and Chelsea Park Residential Association, Inc., and recorded as Instrument No. 20061229000634370 and Supplementary Declaration of Covenants, Conditions and Restrictions for Chelsea Park 7th Sector, as recorded in Inst. No. 20151230000442850, (which, together with all amendments thereto, are hereinafter collectively referred to as the "Declaration").

Parcel ID#: 08-9-31-1-004-010.000

with a property address of 319 Crossbridge Road, Chelsea, AL 35043, including, but not limited to the Closing Disclosure, ALTA Settlement Statement, FHA or HUD Certification, Note, Deed, Mortgage, Truth-in-Lending Disclosure, Name Affidavit, Compliance Agreement, Lien Waiver and any other documents required for said purchase of the above described property and granting a valid first mortgage thereon.

The mortgage will be in the amount \$223,250.00 to Trustmark National Bank with a fixed rate of interest of 4.625%, being amortized over thirty (30) years.

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 Agent shall lawfully do or cause to be done by virtue hereof.



This power of attorney shall not be affected by disability, incompetency or incapacity of Principal.

This power of attorney shall expire one hundred eighty (180) days from the date of execution hereof.

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 the Agent deems the execution thereof on my behalf necessary or desirable.

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on this the 21 day of December, 2016.

Stephan Bass

WITNESS

Jennifer Garrard

JENNIFER GARRARD

STATE OF ALABAMA }

COUNTY OF Jefferson }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that JENNIFER GARRARD, whose name is signed to the foregoing document, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, she executed the same voluntarily on the day the same bears date.

Given under my hand this the 21 day of December, 2016.

Matthew Bass

Notary Public

(AFFIX SEAL)

My Commission Expires:

MATTHEW BASS
ALABAMA STATE AT LARGE
TERM 05/24/13 TO 05/24/17

This instrument prepared by:

Clayton T. Sweeney, Attorney at Law

2700 Highway 280 East, Suite 160

Birmingham, AL 35223



20170104000003330 2/2 \$18.00
Shelby Cnty Judge of Probate, AL
01/04/2017 12:45:19 PM FILED/CERT