

**DURABLE POWER OF ATTORNEY**  
**(Specific and Limited)**

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**STATE OF ALABAMA**

**COUNTY OF SHELBY**

This power of attorney shall not be affected by disability, incompetency, or incapacity of the principals in accordance with Alabama Code Section 26-1-2 (1975).

1. **APPOINTMENT OF ATTORNEY IN FACT.** I, John W. Vanderford, as principal ("Principal"), resident of the State and County aforesaid, has made, constituted and by these presents to make, constitute and appoint Anna Vanderford as my true and lawful agent and attorney-in-fact ("Agent") to do and perform the following:

To do any and all acts, to take any actions and execute any documents in connection with the refinance of the property described as:

**SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION**

To do any and all acts, to take any actions and execute any documents in connection with the refinance of the property located at **201 Broadmoor Circle Alabaster, AL 35007** including signing all loan documents, settlement statement or other related documents as I may do in my own stead. This Power of Attorney shall be valid and of full force and effect for forty-five (45) days from the date of execution of this Power of Attorney.

2. **EXECUTION AND DELIVERY.** The execution and delivery by Agent of any check, draft, conveyance, paper, deed, 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 Agent deems the execution thereof in my behalf necessary and desirable.

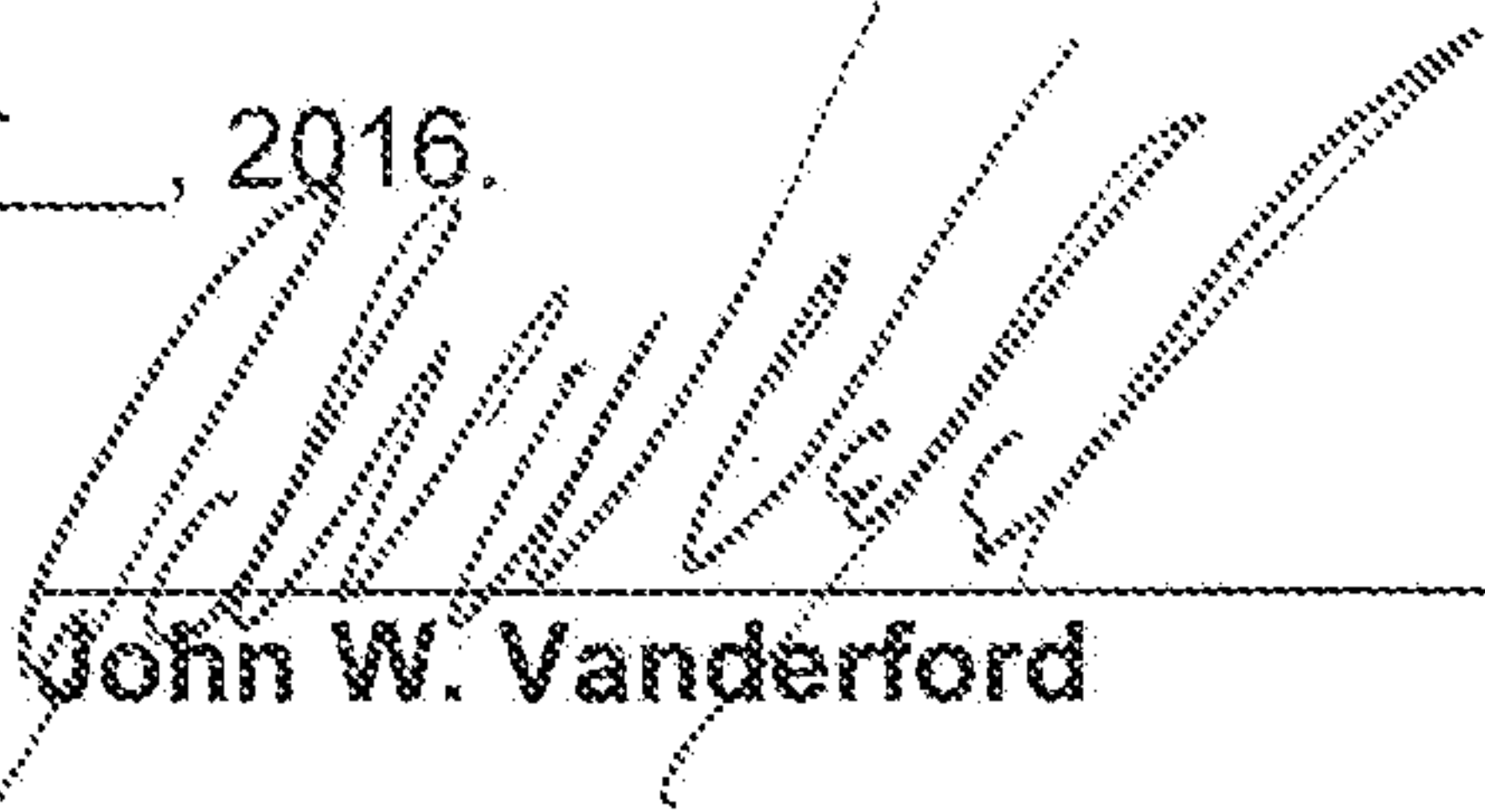
3. **RELIANCE ON AUTHORITY.** Any person, firm or corporation dealing with Agent under the Authority of this instrument is authorized to deliver to Agent all consideration of every kind or character with respect to this transaction so entered into by the Agent and shall be under no duty or obligation to see to or examine into the disposition thereof. Third parties may rely upon the representation of Agent as to all matters relating to any power granted to Agent, and no person who may act in reliance upon the representation of Agent or the authority granted to Agent shall incur liability to me or my estate as a result of permitting Agent to exercise any power.

4. **LIMIT ON AGENT'S AUTHORITY.** The authority of the Agent is specific and limited to the refinance of the property located at **201 Broadmoor Circle Alabaster, AL 35007**.

**EFFECTIVE DATE OF AGENT'S AUTHORITY.** This Specific and Limited Durable Power of Attorney shall become effective upon its execution by the Principal and delivery to the Agent.

**IN WITNESS WHEREOF,** I, as Principal, have executed this Specific and Limited Durable Power of Attorney.

Dated this 15 day of November, 2016.

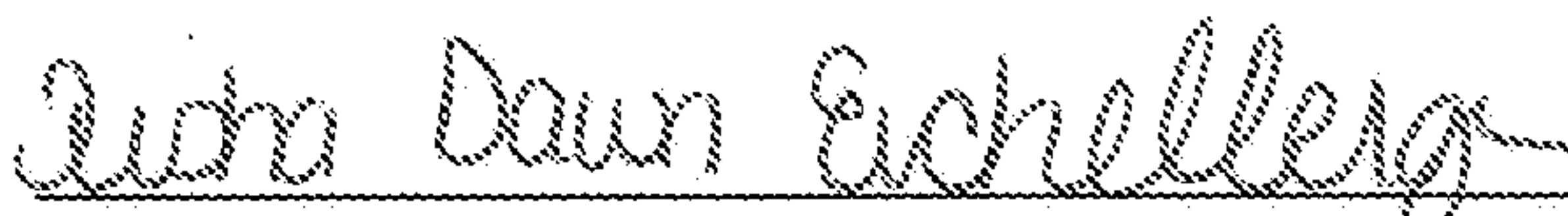
  
\_\_\_\_\_  
John W. Vanderford

STATE OF Alabama

COUNTY OF Shelby

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared, **John W. Vanderford**, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument subscribed to me that the entity, being informed of the contents, upon whose behalf he acted voluntarily, executed the instrument.

WITNESS my hand and official seal this 15 day of November, 2016.

  
\_\_\_\_\_  
Notary Public  
My Commission Expires: 10-19-20

TISHA DAWN EICHELBERGER  
Notary Public, State of Alabama  
Alabama State At Large  
My Commission Expires  
October 19, 2020

**20170111000010140 01/11/2017 10:33:45 AM POA 3/4**  
EXHIBIT "A"

201 BROADMOOR CIRCLE

ALABASTER, AL. 35007

LOT 443, ACCORDING TO THE SURVEY OF WEATHELY BROADMOOR ABBEY, SECTOR 25, AS RECORDED IN  
MAP BOOK 21, PAGE 1, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.



AFFIDAVIT AND INDEMNITY

In order to induce MUTUAL SAVINGS CREDIT UNION (hereinafter referred to as "Credit Union") to recognize and accept the herein referenced power of attorney, I ANNA VANDERFORD (hereinafter referred to as "Attorney-in-Fact") do state as follows:

A power of attorney was granted unto me by JOHN W. VANDERFORD (hereinafter referred to as "Grantor") on the 16 day of NOVEMBER, 2016, granting me full power to act on behalf of the Grantor in his/her dealings with the MUTUAL SAVINGS CREDIT UNION, among other powers;

The Grantor was under no mental disability at the time the power of attorney was granted unto me;

I am the same person as the attorney-in-fact named in the Power of Attorney executed by Grantor on the date stated above and I acknowledge that I have accepted the powers granted therein;

To the best of my knowledge, the Grantor is not deceased, has not revoked the power of attorney either partially or completely, has not instituted a filing for bankruptcy, a court of competent jurisdiction has not appointed a guardian, curator, or other fiduciary to act on behalf of Grantor, and the power of attorney otherwise remains in full force and effect;

I agree that I will not exercise any powers granted unto me by the herein referenced power of attorney if I obtain knowledge that the power of attorney has been revoked either partially or completely, terminated due to the death of the Grantor, suspended, or is otherwise no longer valid;

I agree to indemnify and hold Credit Union, its directors, officers, employees and agents harmless from any loss, claim, or damage, including attorney fees, arising from Credit Union's reliance on the herein referenced power of attorney.

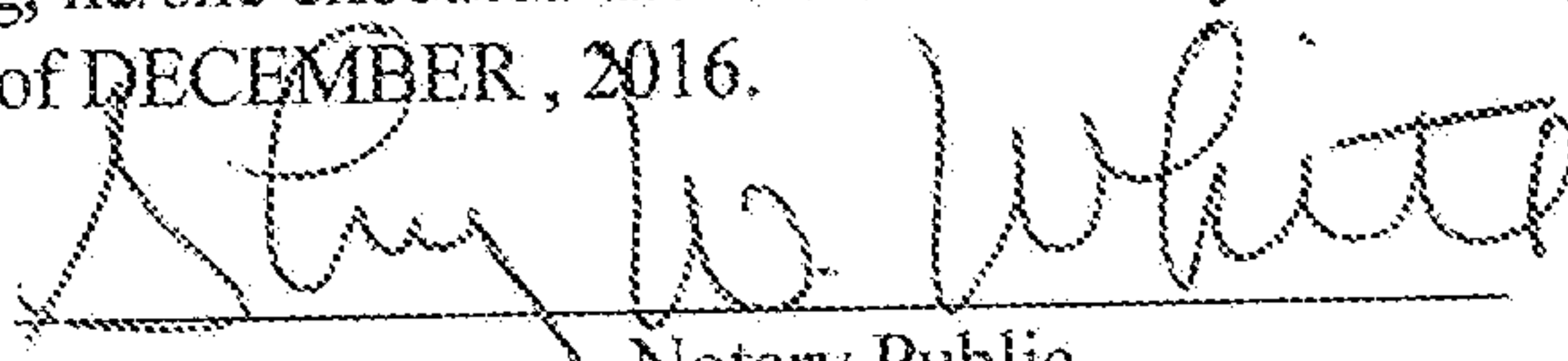
Done and passed this 19<sup>TH</sup> day of December, 2016.

  
Attorney-in-Fact - ANNA VANDERFORD

ACKNOWLEDGEMENT

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned Notary Public, hereby certify that ANNA VANDERFORD, whose name is signed to the foregoing, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the foregoing, he/she executed the same voluntarily on the day the same bears date. Given under my hand this 19TH day of DECEMBER, 2016.

  
Notary Public

My commission expires: ~~8/30/2020~~  
3-16-20



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
01/11/2017 10:33:45 AM  
\$24.00 CHARITY  
20170111000010140



