

Reli Settlement Solutions, LLC  
3595 Grandview Parkway, Suite 275  
Birmingham, Alabama 35243

BHM170525  
STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

20170619000217350  
06/19/2017 02:39:42 PM  
POA 1/3

### SPECIFIC POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS, that I, **Richard D. Silva**, being of sound mind, do hereby nominate, constitute, and appoint **Lori D. Silva** as my true and lawful attorney-in-fact to execute any and all necessary closing documents in conjunction with the loan and mortgage with **MortgageBanc, LLC and/or Fairway Independent Mortgage Corporation**, their successors and assigns, (the "Lender"), for the property located in Jefferson County, Alabama known as **1029 Riverchase Parkway W., Hoover, AL 35244**, and more particularly described in Exhibit "A" attached hereto.

I grant and give unto my said Attorney-in-Fact the full power and authority to do and perform all acts necessary and proper to effectuate all or any part of the premises and to execute any and all documents or instruments necessary and usual to consummate the closing of said purchase and loan. This power of attorney shall include, but not be limited to, the authority to execute a note and mortgage on my behalf for the loan to Lender, the Closing Disclosure and addendums, title documents, and any other closing documents associated with the loan being made to **Richard D. Silva and Lori D. Silva** and the mortgage on the property in which I will also have an interest. My said Attorney-in-Fact shall have the power to endorse checks in my name and to disburse funds from the closing of said sale. I expressly covenant and agree to ratify and confirm whatsoever my said Attorney-in-Fact shall and may do on the premises by virtue of this Power of Attorney.

The rights, powers and authority of my said Attorney in Fact herein granted shall commence and be in full force and effect on the date of execution of this Instrument. The authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, and such rights, powers and authority shall remain in full force and effect thereafter until **July 15, 2017**. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death shall be binding upon me, my heirs, assigns and personal representatives.

This Power of Attorney is to be a Durable Power of Attorney as set forth under the Code of Alabama. The rights, powers and authority of my said Attorney-in-Fact herein granted shall commence on the date of this instrument and the authority conferred herein shall not be affected by my disability, incompetency, or incapacity. All powers granted to the Attorney-in-Fact named hereinabove shall be exercisable by **Lori D. Silva** notwithstanding my subsequent disability, incompetency or incapacity. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death shall be binding upon me, my heirs, assigns and personal representatives.

This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to the 15<sup>th</sup> day of July, 2017 shall be revoked.

IN WITNESS WHEREOF, **Richard D. Silva**, as Principal, has signed this Specific Durable Power of Attorney this the 16 day of June, 2017.

  
Richard D. Silva

STATE OF Alabama  
COUNTY OF Baldwin

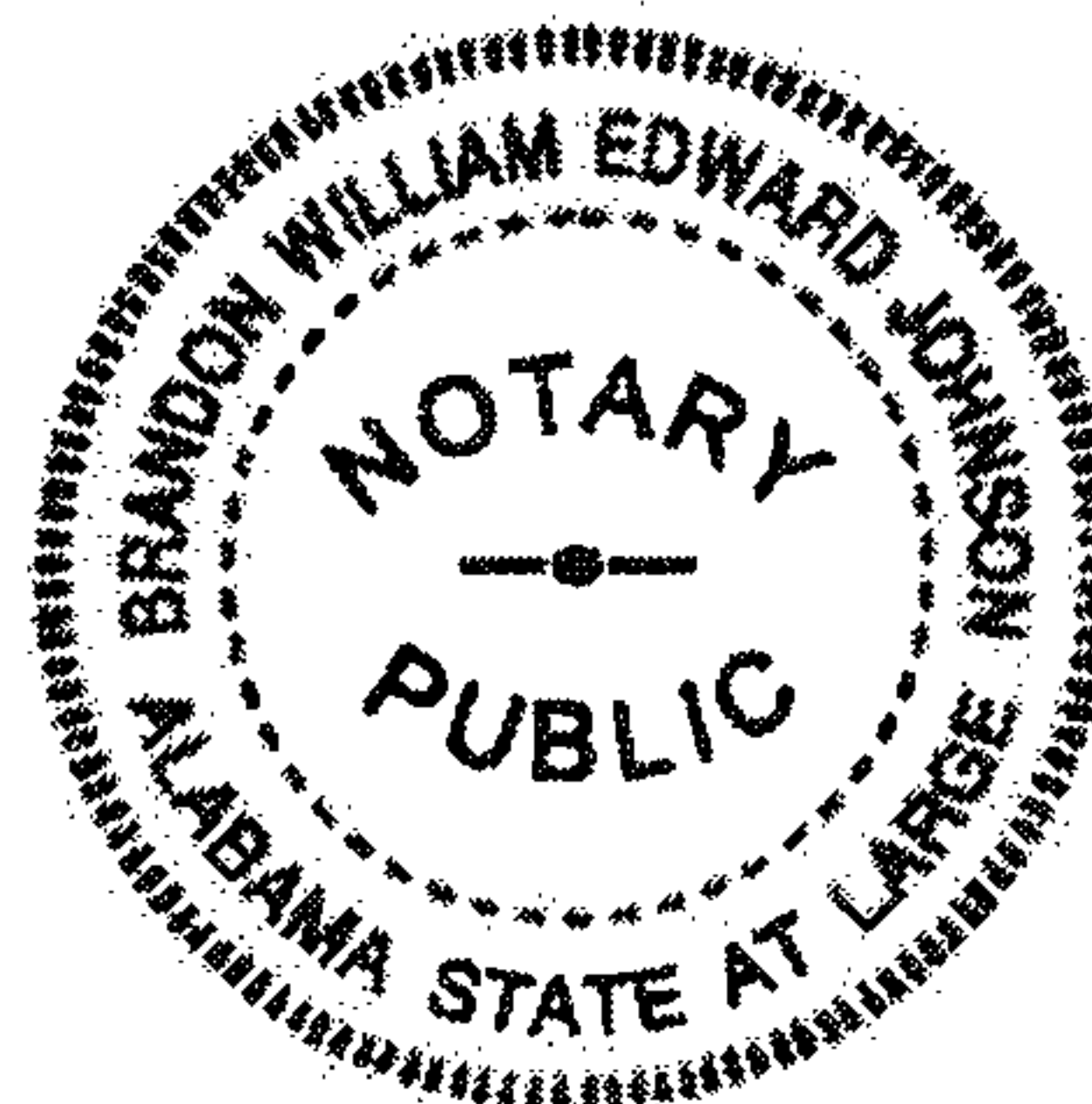
I, the undersigned, a Notary Public in and for said State and County, hereby certify that **Richard D. Silva**, whose name is signed to the foregoing Specific Power of Attorney, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he executed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

GIVEN UNDER MY HAND AND SEAL on this the 16<sup>th</sup> day of June, 2017.

(SEAL)

  
Notary Public  
My Commission Expires October 06, 2019

**This instrument prepared by:**  
S. Kent Stewart  
Stewart & Associates, P. C.  
3595 Grandview Parkway, Suite 350  
Birmingham, AL 35243



Escrow File No.: BHM1700525

20170619000217350 06/19/2017 02:39:42 PM POA 3/3

**EXHIBIT "A"**

**Lot 44, according to the Survey of Riverchase Country Club Phase IV as recorded in Map Book 8, Page 178, in the Office of the Judge of Probate of Shelby County, Alabama.**



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
06/19/2017 02:39:42 PM  
\$21.00 CHERRY  
20170619000217350

A handwritten signature in black ink, appearing to read "J. W. Fuhrmeister", is written over the typed name of the county clerk.