

LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA}
COUNTY OF SHELBY }


KNOW ALL MEN BY THESE PRESENTS, that **EMILY R. DUBAY**, whose address is 119 East Houstonia Avenue, Royal Oak, MI 48073 (hereinafter referred to as "Principal") does by these presents make, constitute and appoint, **PATRICK R. DUBAY, husband**, and/or her 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, 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 48, according to the 2nd Amendment to the Amended Map of A Single Family Residential Subdivision The Village at Highland Lakes Sector One an Eddleman Community, recorded in Map Book 38, Page 24, A, B, C, D & E in the Probate Office of Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common areas all as more particularly described in the Easements and Master Protective Covenants for The Village at Highland Lakes, a Residential Subdivision, recorded as Instrument No. 20060421000186650 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for The Village at Highland Lakes, a Residential Subdivision, Sector One, recorded as Instrument No. 20060421000186670, Amendment as recorded in Instrument No. 20060712000335740, Supplementary Declaration recorded in Instrument No. 20151230000442810, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

with a property address of 1026 Highland Village Trail, Birmingham, AL 35242, including, but not limited to the Settlement Statement, HUD Certification, Note, Mortgage, Truth-in-Lending Disclosure, Name Affidavit, Compliance Agreement, Lien Waiver and any other documents required for said purchase of the above described property. The mortgage shall be in the amount of \$313,000.00 to Premia Mortgage, LLC, with an interest rate of 2.750%, Conventional 5/1 Arm.

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.


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Shelby Cnty Judge of Probate, AL
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This power of attorney shall not be effected by disability, incompetency or incapacity of Principal.

The execution and delivery by Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of Agents 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 21st day of July, 2017.

Lisa Combe
WITNESS Lisa Combe

Emily R. Dubay
EMILY R. DUBAY

STATE OF MICHIGAN }
COUNTY OF Oakland }

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that EMILY R. DUBAY, 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 21st day of July, 2017.

Kelly E. Borowski


(AFFIX SEAL)

NOTARY PUBLIC

My Commission Expires: 3-5-2018

KELLY E. BOROWSKI
NOTARY PUBLIC, STATE OF MI
COUNTY OF OAKLAND
MY COMMISSION EXPIRES Mar 5, 2018
ACTING IN COUNTY OF Oakland

This instrument prepared by:
Clayton T. Sweeney, Attorney at Law
2700 Highway 280 East, Suite 160
Birmingham, AL 35223


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Shelby Cnty Judge of Probate, AL
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