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

BHILL OF OUT

COUNTY OF SHELBY

20171103000400420 11/03/2017 01:38:14 PM **POA** 1/1

DURABLE SPECIAL POWER OF ATTORNEY

I, KELLY S. OWENS, do hereby appoint WILLIAM M. OWENS, my true and lawful attorney-in-fact, for me and in my name, place and stead, and for my use and benefit: To execute all documents and instruments, including the Closing Disclosure Statement, Note, Mortgage, Riders, Truth in Lending and any other forms required by the Lender, the Title Company and/or the Closing Attorney in connection with the first mortgage refinance of the property located at 4045 Water Willow Ln, Hoover, AL 35244, having a loan amount of \$374,500.00, interest rate/note rate of 4.25% per annum, principal and interest payment in the amount of \$2,817.28 for a term of 180 months, the said real property being particularly described as follows, to-wit:

Lot 3016, according to the Survey of Riverchase Country Club, 30th Addition, as recorded in Map Book 13, Page 88 A & B, in the Office of the Judge of Probate of Shelby County, Alabama.

On such terms and conditions as he/she may deem necessary and proper, to sign, execute and deliver, in my name or otherwise, such instruments as may be required in connection with conveying said property, and to do such other acts as I might do in conveying said property.

I further give and grant unto my said attorney-in-fact full power and authority to do and perform every act necessary and 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 attorney shall lawfully do or cause to be done by virtue hercof.

This Power of Attorney is granted for a period of 180 days and shall become effective on the 25 day of October 2011, and shall terminate one hundred eighty (180) days thereafter.

This Power of Attorney shall not be affected by my disability, incompetency or incapacity.

Executed this the 25 day of Cathur, 24,7

STATE OF Habama COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that KELLY S. OWENS, whose name is signed to the foregoing Durable Special Power of Attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the said Durable Special Power of Attorney, he executed the same voluntarily on the day the same bears date.

Given under my hand and official scal this the 25th day of October 2017

Print Name: Jenny Thomas Barnes

My Commission Expires September 14, 2020

Filed and Recorded Official Public Records Judge James W. Fuhrmeister, Probate Judge, County Clerk **Shelby County, AL** 11/03/2017 01:38:14 PM \$15.00 **DEBBIE**

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