LIMITED DURABLE POWER OF ATTORNEY

STATE OF ALABAMA COUNTY OF SHELBY	`	20171219000451680
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KNOW ALL MEN BY THESE PRESENTS, that Kathy P. Jones (hereinafter referred to as "Principal"), does by these presents make, constitute and appoint Bradley L. Jones as my true and lawful agent and attorney-infact (hereinafter referred to as "Agent") to do and perform for me and in my name, place and stead, and for my use and benefit, to execute any and all documents necessary to secure and close a conventional loan in the approximate amount of

Three Hundred Fifty Thousand Dollars (\$350,000.00)

from Regions Bank d/b/a Regions Mortgage

at a rate of interest of 3.375% amortized for fifteen (15) years, in conjunction with the refinance financing of the property described as follows:

Lot A, according to the Survey of Brook Ridge Estates, as recorded in Map Book 17, Page 133, in the Probate Office of Shelby County, Alabama.

(also known as 84 Ridge View Lane, Pelham, AL 35242)

including note, mortgage, Closing Disclosure, CD Certification, Truth-in Lending forms and any and all other forms, instruments and documents required by the lender, title company, and/or the closing attorney.

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

This power of attorney shall not be affected by my disability, incompetency, or incapacity, but shall be deemed to be durable in accordance Alabama Code Section 26-1A-101, et. seq.

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

IN WITNESS WHEREOF, the undersigned has executed this limited power of attorney on the 29th day of November, 2017.

STATE OF ALABAMA COUNTY OF JEFFERSON

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

Given under my hand and official seal, this the <u>A9</u> day of <u>November</u> 2017.

MY COMMISSION EXPIRES: December 19, 2018

\$15.00 CHERRY

Notary Public

Official Public Records Judge James W. Fuhrmeister, Probate Judge, County Clerk Shelby County, AL 12/19/2017 11:29:58 AM

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