

**AFFIDAVIT & INDEMNITY AGREEMENT
REGARDING POWER OF ATTORNEY**

Before me, the undersigned Notary Public, in and for the State of Alabama-at-Large, personally appeared, who having been by me first duly sworn, deposed as follows:

1. My name is Andrew T. Hill. I am over the age of twenty-one (21) years, and have personal knowledge of the facts stated herein.
2. On, September 5, 2018, Betty W. Zettler (Principal) appointed me as attorney-in-fact under Power of Attorney, a true and correct copy of which is attached hereto as Exhibit A.
3. I have on this day exercised the powers granted in the above-referenced Power of Attorney by executing warranty deeds, mortgages and various other documents relating to the sale, or mortgage, of the residence located in Shelby County, Alabama, and being more particularly described as follows, to-wit:

LOT 3, ACCORDING TO THE SURVEY OF FOREST LAKES SECTOR 1, AS RECORDED IN MAP BOOK 28, PAGE 94, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

4. At the time of the execution of the above-mentioned closing documents and exercise of the Power of Attorney I had no actual knowledge of the termination of the power by revocation or the death of. I know to be still living, competent and have not been notified since the execution of the Power of Attorney that he/she has revoked said power. The affiant herein affirms, under penalty of perjury, that he/she is not using the power of attorney to self-deal in the Principals' property, or to otherwise benefit personally from this mortgage or sale of the Principals' real property.
5. I am making this affidavit pursuant to Code of Alabama 1975 Section 26-1-2(e).
6. I, Andrew T. Hill, agree to indemnify and hold harmless Stewart Title Guaranty Company, Title Insurance Underwriter; Common Bond Title, LLC, Closing Agent; and Academy Mortgage Corporation, Lender, from any loss, costs, damage and expense of every kind including attorney's fees, which it shall or may suffer resulting from a reliance on the Power of Attorney.

Witness my hand and seal September 13, 2018

Andrew T Hill
Affiant and Attorney-in-Fact

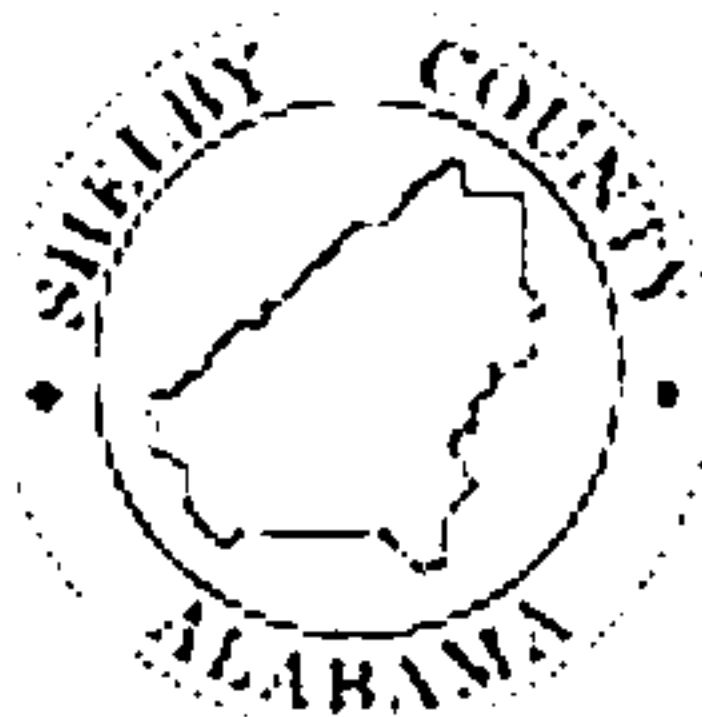
Subscribed and sworn to before me September 13, 2018

William P. Cockrell
Notary Public

My Commission expires: 1/9/2021

WILLIAM PATRICK COCKRELL, II
Notary Public, Alabama State At Large
My Commission Expires Jan. 9, 2021

Prepared by:
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Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
09/14/2018 07:58:48 AM
\$15.00 DEBBIE
20180914000330430

Debbie S. Boyd