

SPECIFIC POWER OF ATTORNEY

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS: That I, Robert Wayne Fox have made, constituted and appointed, and by these presents do make, constitute, and appoint Charlotte G. Fox my true and lawful attorney-in-fact for me and in my name, place and stead and on my behalf to do and execute all or any documents required or needed in consummating the refinance of the residence located at 224 Honeysuckle Drive, Shelby, Alabama 35143, more particularly described in Exhibit "A" attached hereto for the mortgage amount of \$74,750.00 in favor of Guild Mortgage Company, a California Corporation, ISAOA ATIMA, upon such terms and conditions, and under such covenants, as my said attorney-in-fact shall think fit and proper. Also to sign, seal, execute, deliver and acknowledge such notes, mortgages, contracts, indentures, agreements, affidavits, and all such other instruments, papers and documents in writing of whatsoever kind and nature as may be necessary or proper in the premises. Giving and granting unto my said attorney full power and authority to perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

The expected closing date is on or about the 2nd day of November, 2018. Power of Attorney expires when all acts necessary to conclude the transaction for which this Power of Attorney has been given have been completed.

IT IS UNDERSTOOD AND AGREED THAT THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY DISABILITY, INCOMPETENCY, OR INCAPACITY OF THE UNDERSIGNED.

And I, the said Robert Wayne Fox, do hereby ratify and confirm all that my said attorney shall do or cause to be done in and about the premises by virtue of this Specific Power of Attorney.

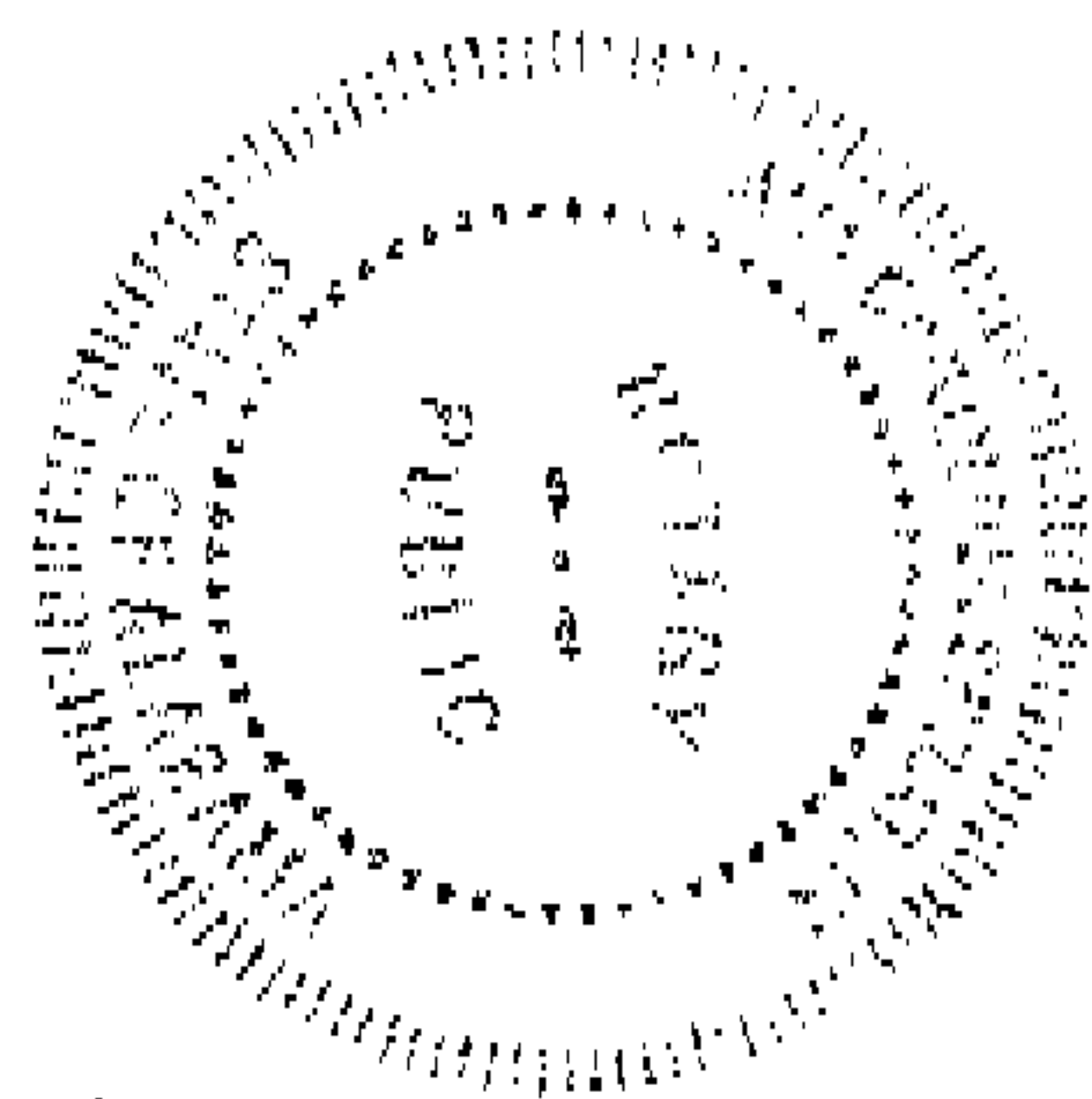
IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 30 day of October, 2018.

Robert Wayne Fox
Robert Wayne Fox

STATE OF Alabama
Shelby COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Robert Wayne Fox, 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 said instrument he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 30 day of October, 2018.



Ava Sanders
NOTARY PUBLIC

My Commission Expires: **My Commission Expires:**
June 9, 2021

Prepared by:
Mark E. Gualano, Attorney
701 Chestnut Street
Vestavia Hills, AL 35216

File# 2018295

EXHIBIT "A"
LEGAL DESCRIPTION

File No.: 2018295

This property is situated in the Southeast Quarter of the Southwest Quarter of Section 8, Township 22 South, Range 1 East, Shelby County, Alabama, and being more particularly described as follows:

Commence at the Northwest corner of the Southeast Quarter of the Southwest Quarter of above said Section 8; thence South 88 degrees 44 minutes 17 seconds East a distance of 164.89 feet to the point of beginning; thence South 88 degrees 45 minutes 13 seconds East for a distance of 168.84 feet; thence South 00 degrees 13 minutes 31 seconds West for a distance of 538.29 feet; thence North 89 degrees 43 minutes 15 seconds West for a distance of 168.59 feet; thence North 0 degrees 12 minutes 9 seconds East for a distance of 541.14 feet to the point of beginning.

Three ingress/egress and utility easements situated in the Southeast Quarter of the Southwest Quarter of Section 8, Township 22 South, Range 1 East, Shelby County, Alabama, and being more particularly described as follows:

Easement A:

Commence at the Northwest corner of the Southeast Quarter of the Southwest Quarter of above said Section 8; thence South 88 degrees 44 minutes 17 seconds East a distance of 164.89 feet; thence South 00 degrees 12 minutes 09 seconds West a distance of 12.42 feet to the point of beginning; thence continue along the last described course, a distance of 15.01 feet; thence South 88 degrees 28 minutes 17 seconds West a distance of 114.00 feet; thence South 68 degrees 06 minutes 28 seconds West a distance of 16.70 feet; thence South 25 degrees 43 minutes 03 seconds West a distance of 13.05 feet; thence South 06 degrees 06 minutes 08 seconds West a distance of 162.97 feet; thence South 05 degrees 32 minutes 13 seconds West a distance of 94.01 feet; thence South 16 degrees 59 minutes 09 seconds West a distance of 13.15 feet; thence North 00 degrees 06 minutes 28 seconds East a distance of 128.75 feet; thence North 06 degrees 08 minutes 08 seconds East a distance of 144.44 feet; thence North 25 degrees 43 minutes 03 seconds East a distance of 21.46 feet; thence North 68 degrees 06 minutes 28 seconds East a distance of 25.21 feet; thence North 88 degrees 28 minutes 17 seconds East a distance of 117.15 feet to the point of beginning.

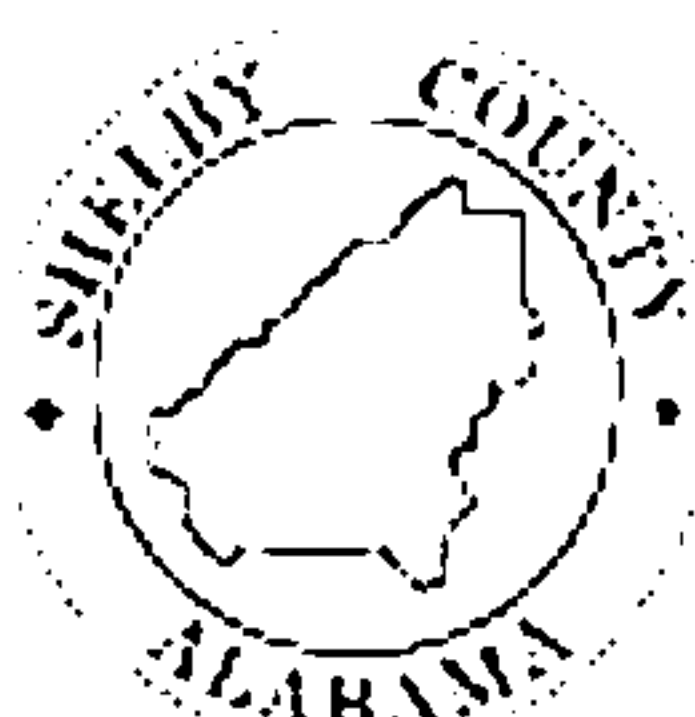
Easement B:

Commence at the Northwest corner of the Southeast Quarter of the Southwest Quarter of above said Section 8; thence South 88 degrees 44 minutes 17 seconds East a distance of 164.89 feet; thence South 00 degrees 12 minutes 09 seconds West a distance of 12.42 feet; thence continue along the last described course a distance of 15.01 feet; thence South 88 degrees 28 minutes 17 seconds West a distance of 114.00 feet; thence South 68 degrees 06 minutes 28 seconds West a distance of 16.70 feet; thence South 25 degrees 43 minutes 03 seconds West a distance of 13.05 feet; thence South 06 degrees 08 minutes 08 seconds West a distance of 162.97 feet; thence South 05 degrees 32 minutes 13 seconds West a distance of 94.01 feet; thence South 15 degrees 59 minutes 09 seconds West a distance of 13.15 feet to the point of beginning; thence continue along the last described course, a distance of 127.65 feet; thence South 06 degrees 56 minutes 23 seconds West a distance of 54.95 feet; thence South 01 degrees 05 minutes 02 seconds East a distance of 55.76 feet; thence South 05 degrees 50 minutes 20 seconds East a distance of 162.20 feet; thence South 17 degrees 17 minutes 03 seconds East a distance of 85.72 feet; thence South 00 degrees 06 minutes 25 seconds West a distance of 50.18 feet; thence North 17 degrees 17 minutes 03 seconds West a distance of 135.11 feet; thence North 05 degrees 50 minutes 20 seconds West a distance of 164.32 feet; thence North 01 degrees 05 minutes 02 seconds West a distance of 57.44 feet; thence North 06 degrees 56 minutes 23 seconds East a distance of 57.32 feet; thence North 16 degrees 59 minutes 09 seconds East a distance of 140.55 feet; thence North 05 degrees 38 minutes 32 seconds East a distance of 113.78 feet; thence South 00 degrees 06 minutes 28 seconds West a distance of 128.75 feet to the point of beginning.

Easement C:

Commence at the Northwest corner of the Southeast Quarter of the Southwest Quarter of above said Section 8; thence South 88 degrees 44 minutes 17 seconds East, a distance of 164.59 feet; thence South 00 degrees 12 minutes 09

seconds West a distance of 12.42 feet; thence continue along the last described course a distance of 15.01 feet; thence South 88 degrees 28 minutes 17 seconds West a distance of 114.00 feet; thence South 68 degrees 06 minutes 28 seconds West a distance of 16.70 feet; thence South 25 degrees 43 minutes 03 seconds West a distance of 13.05 feet; thence South 06 degrees 06 minutes 08 seconds West a distance of 162.97 feet; thence South 05 degrees 32 minutes 13 seconds West a distance of 94.01 feet; thence South 16 degrees 59 minutes 09 seconds West a distance of 140.73 feet; thence South 06 degrees 56 minutes 23 seconds West a distance of 54.95 feet; thence South 01 degrees 05 minutes 02 seconds East a distance of 55.76 feet; thence south 05 degrees 50 minutes 20 seconds East a distance of 162.20 feet; thence South 11 degrees 17 minutes 03 seconds East a distance of 85.72 feet to the point of beginning; thence South 00 degrees 06 minutes 26 seconds West a distance of 362.12 feet to a point on the Northwestern right of way line of Shelby County Highway #42; thence North 44 degrees 49 minutes 47 seconds East and along said right of way line a distance of 21.32 feet; thence North 00 degrees 06 minutes 26 seconds East and leaving said right of way line a distance of 346.67 feet; thence North 88 degrees 44 minutes 17 seconds West a distance of 15.00 feet to the point of beginning.



Allen S. Bayl