

18-1604

SPECIFIC POWER OF ATTORNEY

STATE OF ALABAMA }
COUNTY OF MONTGOMERY }

20190102000001040 1/1 \$15.00
Shelby Cnty Judge of Probate, AL
01/02/2019 02:27:00 PM FILED/CERT

KNOW ALL MEN BY THESE PRESENTS, That I, **Meredith D. Howard**, the undersigned, do hereby make, constitute and appoint my Father-in-Law, Ernest G. Howard, my true and lawful attorney-in-fact for me and in my name, place, stead and on my behalf, and for my use and benefit:

1. To exercise or perform any act, power, duty, right, or obligation whatsoever that I now have, or may hereafter acquire the legal right, power or capacity to exercise or perform, including, but not limited to, the execution and signing of all closing documents, including, but not limited to, closing disclosures, closing statements, settlement statements, notes and mortgages, in connection with the purchase of:

356 Deer Ridge Lane **Loan Amount: \$261,250.00** **Alabama Home Mortgage Loans, Inc.**
Chelsea, AL 35043 **Sales Price: \$275,000.00** **Loan # 1518042082**

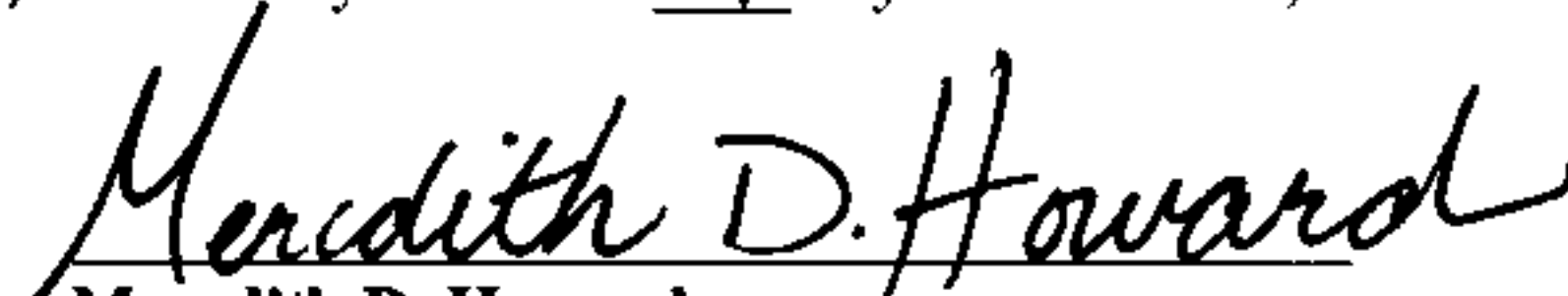
2. I grant to said attorney-in-fact full power and authority to do, take and perform all and every act and thing whatsoever requisite, proper or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by virtue of this Specific Power of Attorney and the rights and powers herein granted;

GIVING AND GRANTING unto my said Attorney full power and authority to do and perform all and every act, deed, matter and thing whatsoever in and about my estate, property and affairs as I could do in my own proper person if personally present; the above specifically enumerated powers being in aid and exemplification of the full, complete and general power herein granted and not in limitation or definition thereof; it is the intention of this instrument to authorize him to act in the exercise of the Power of Attorney and his actions shall have full force and effect; and hereby ratifying all that my said Attorney shall lawfully do or cause to be done by virtue of his presence.

I will not question the sufficiency of any instrument executed by my said Attorney-in-Fact pursuant to this power notwithstanding that the instrument fails to recite the consideration therefore, or recites merely a nominal consideration; any person dealing with the subject matter of such instrument may do so as if full consideration therefor had been expressed therein.

This Power of Attorney shall be a Specific Power of Attorney and shall not be affected by the disability, incompetency or incapacity of the Principal.

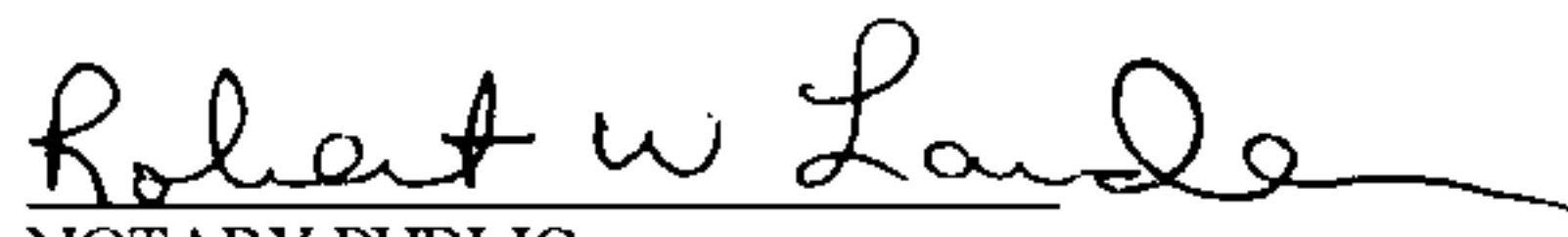
IN WITNESS WHEREOF, I, **Meredith D. Howard**, have set my hand this 14 day of December, 2018.


Meredith D. Howard

STATE OF Ohio
COUNTY OF Delaware

I, the undersigned authority, a Notary Public in and for said county and state, do hereby certify that **Meredith D. Howard**, whose name is signed to the foregoing Specific Power of Attorney, and who is known to me, personally appeared and acknowledged before me on this day, that, being informed of the contents of said instrument, she executed the same voluntarily on this 14 day of December, 2018.

[SEAL]


NOTARY PUBLIC
COMMISSION EXPIRES:

THIS INSTRUMENT PREPARED BY:

Jackson and Scott, LLC
Attorneys at Law
Bailey Jackson
6737 Taylor Circle
Montgomery, Alabama 36117



Robert W Lauder
Notary Public
In and For the State of Ohio
My Commission Expires
22 June 2022