

20190514000161760
05/14/2019 08:12:12 AM
POA 1/3

Prepared by/Return to:
FirstBank
318 Seaboard Lane, Suite 205
Franklin, TN 37067

SPECIFIC POWER OF ATTORNEY

STATE OF ALABAMA
COUNTY OF: SHELBY

KNOW ALL MEN BY THESE PRESENTS, Which are intended to constitute a Specific Power of Attorney, that I, **TAMMY GIBBONS**, do hereby make, constitute and appoint **SHENA BIRDSONG**, as my true Attorney-in-Fact and do specifically authorize said attorney-in-fact for me and in my name, place and stead to act in any way which I could do, if personally present, to the extent permitted by law including but not limited to the ability to request tax transcripts, signing of a Promissory Note, and the Security Deed evidencing the aforesaid debt not to exceed **\$350,400.00** in favor of the Lender, FirstBank, its successors and/or assigns, securing a first lien on the real property located at **1236 Country Club Circle, Hoover, AL 35244** as the same is described herein below:

(See Legal Description attached hereto and made a part hereof as Exhibit "A")

Further, my attorney-in-fact is authorized to execute, acknowledge, consummate and deliver all owner's affidavits, closing statements, any and all other appropriate lender and tax documentation or other instruments of any nature which my attorney-in-fact, FirstBank, its successors and/or assigns may deem appropriate in order to consummate the transaction contemplated herein and this power of attorney is limited to this purpose.

This power of attorney is a durable power of attorney, and my becoming disabled, incompetent or the lapse of time shall not affect it. It is my intent that the authority conferred herein shall be exercisable notwithstanding my physical disability or mental incompetence.

To induce a third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this power of attorney may act hereunder, and that revocation or termination hereof shall be ineffective as to such third party unless and until actual notice or knowledge of such revocation or termination shall have been received by such third party. This power of attorney is automatically revoked sixty (60) days following its date of execution. The undersigned does hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of reliance upon this power of attorney.

IN WITNESS WHEREOF, I have executed this power of attorney this 7 day of May, 2019.

BORROWER:

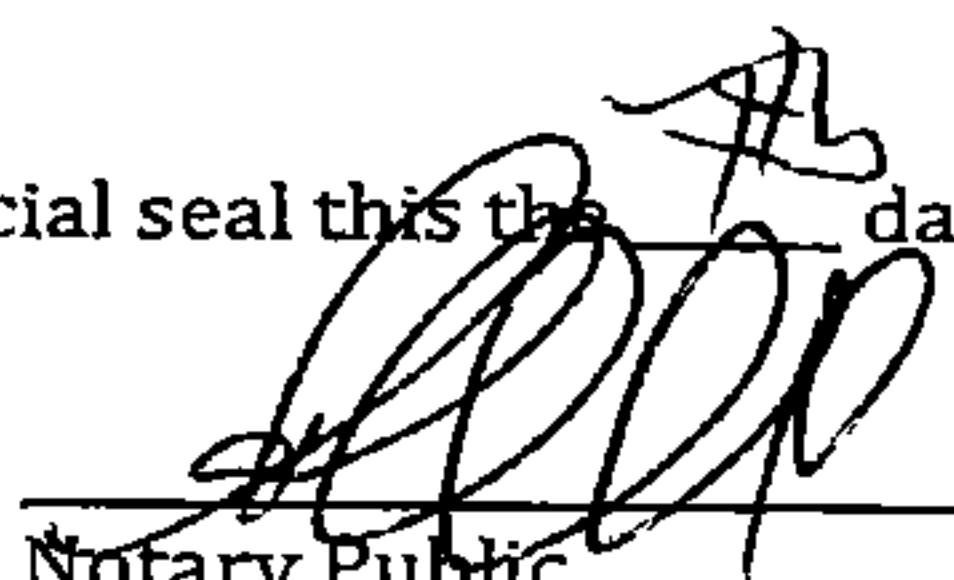

TAMMY GIBBONS

ACKNOWLEDGMENT

STATE OF Alabama 0
COUNTY OF Jefferson 0

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that Tammy Gibbons, 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 Specific Power of Attorney, she executed the same voluntarily and as her act on the day the same bears date.

Given under my hand and official seal this 13 day of May, 2019.



Notary Public

My Commission Expires: MY COMMISSION EXPIRES NOVEMBER 8, 2020
[Notary Seal]

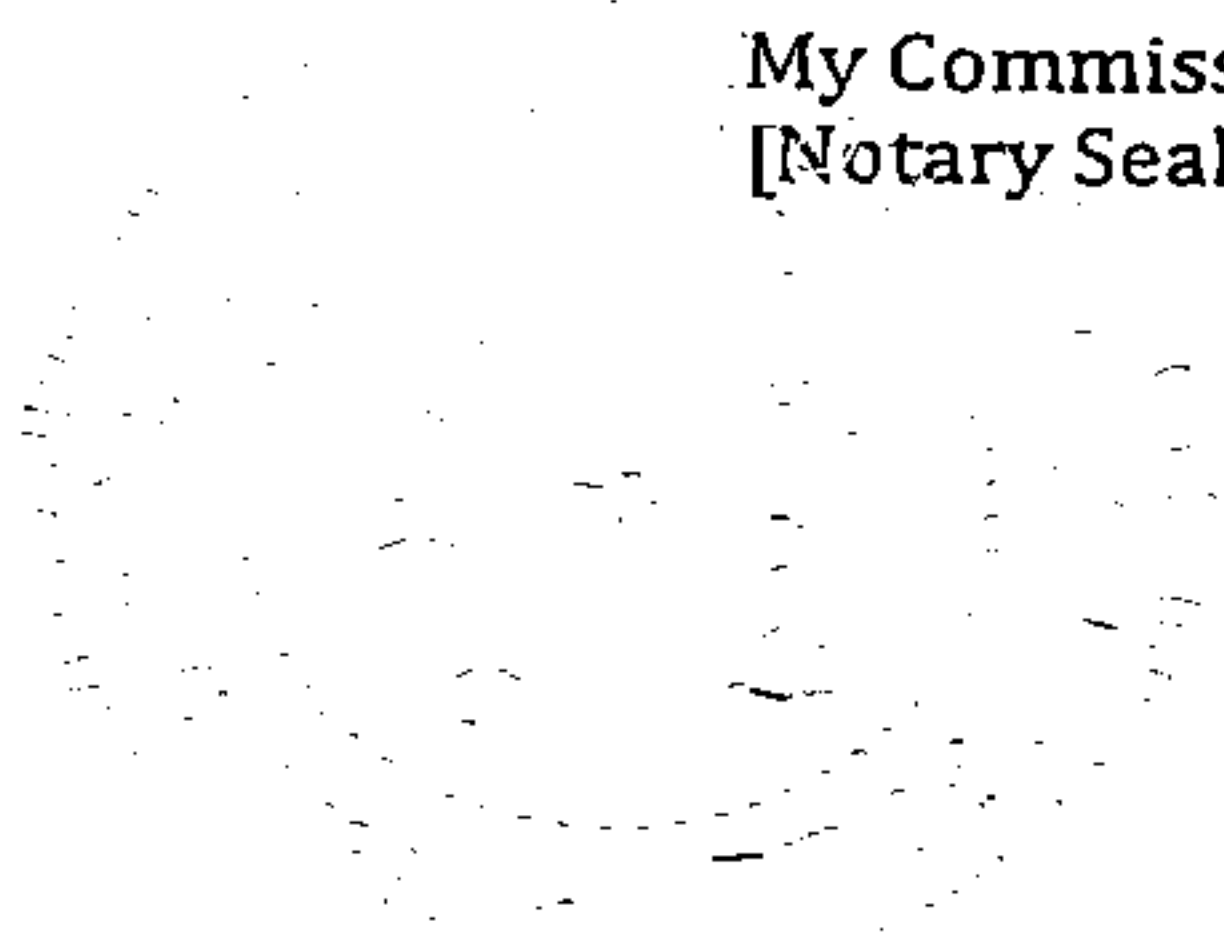


EXHIBIT "A"

LEGAL DESCRIPTION

Lot 1, according to the Survey of Riverchase Country Club, 3rd Addition, as recorded in Map Book 7, Page 53, in the Probate Office of Shelby County, Alabama.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
05/14/2019 08:12:12 AM
\$21.00 CHERRY
20190514000161760

Allie S. Bayl