

STATE OF ALABAMA                    )  
COUNTY OF SHELBY                 )

20200803000325700  
08/03/2020 10:11:28 AM  
POA 1/3

**SPECIFIC POWER OF ATTORNEY**


**KNOW ALL PERSONS BY THESE PRESENTS**, that I, **Gloria Billings**, being of sound mind, do hereby nominate, constitute, and appoint **V. Todd Billings** as my true and lawful attorney-in-fact to execute any and all necessary closing documents in conjunction with the purchase from **David Nahay**, including the loan and mortgage with **Home Mortgage of America, Inc.**, its successors and assigns, (the "Lender"), for the property located in Shelby County, Alabama known as **145 Lorrin Ln, Sterrett, AL 35147**, and more particularly described in Exhibit "A" attached hereto.

I grant and give unto my said Attorney-in-Fact the full power and authority to do and perform all acts necessary and proper to effectuate all or any part of the premises and to execute any and all documents or instruments necessary and usual to consummate the closing of said purchase and loan. This power of attorney shall include, but not be limited to, the authority to execute a note and mortgage on my behalf for the loan to Lender, the Closing Disclosure and addendums, title documents, and any other closing documents associated with the loan being made to **Gloria Billings and Larry Billings** and the mortgage on the property in which I will also have an interest. My said Attorney-in-Fact shall have the power to endorse checks in my name and to disburse funds from the closing of said sale. I expressly covenant and agree to ratify and confirm whatsoever my said Attorney-in-Fact shall and may do on the premises by virtue of this Power of Attorney.

The rights, powers and authority of my said Attorney in Fact herein granted shall commence and be in full force and effect on the date of execution of this Instrument. The authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, and such rights, powers and authority shall remain in full force and effect thereafter until **September 2, 2020** Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death shall be binding upon me, my heirs, assigns and personal representatives.

This Power of Attorney is to be a Durable Power of Attorney as set forth under the Code of Alabama. The rights, powers and authority of my said Attorney-in-Fact herein granted shall commence on the date of this instrument and the authority conferred herein shall not be affected by my disability, incompetency, or incapacity. All powers granted to the Attorney-in-Fact named hereinabove shall be exercisable by **V. Todd Billings** notwithstanding my subsequent disability, incompetency or incapacity. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death shall be binding upon me, my heirs, assigns and personal representatives.

IN WITNESS WHEREOF, **Gloria Billings**, as Principal, has signed this Specific Durable Power of Attorney this the 23 day of July, 2020

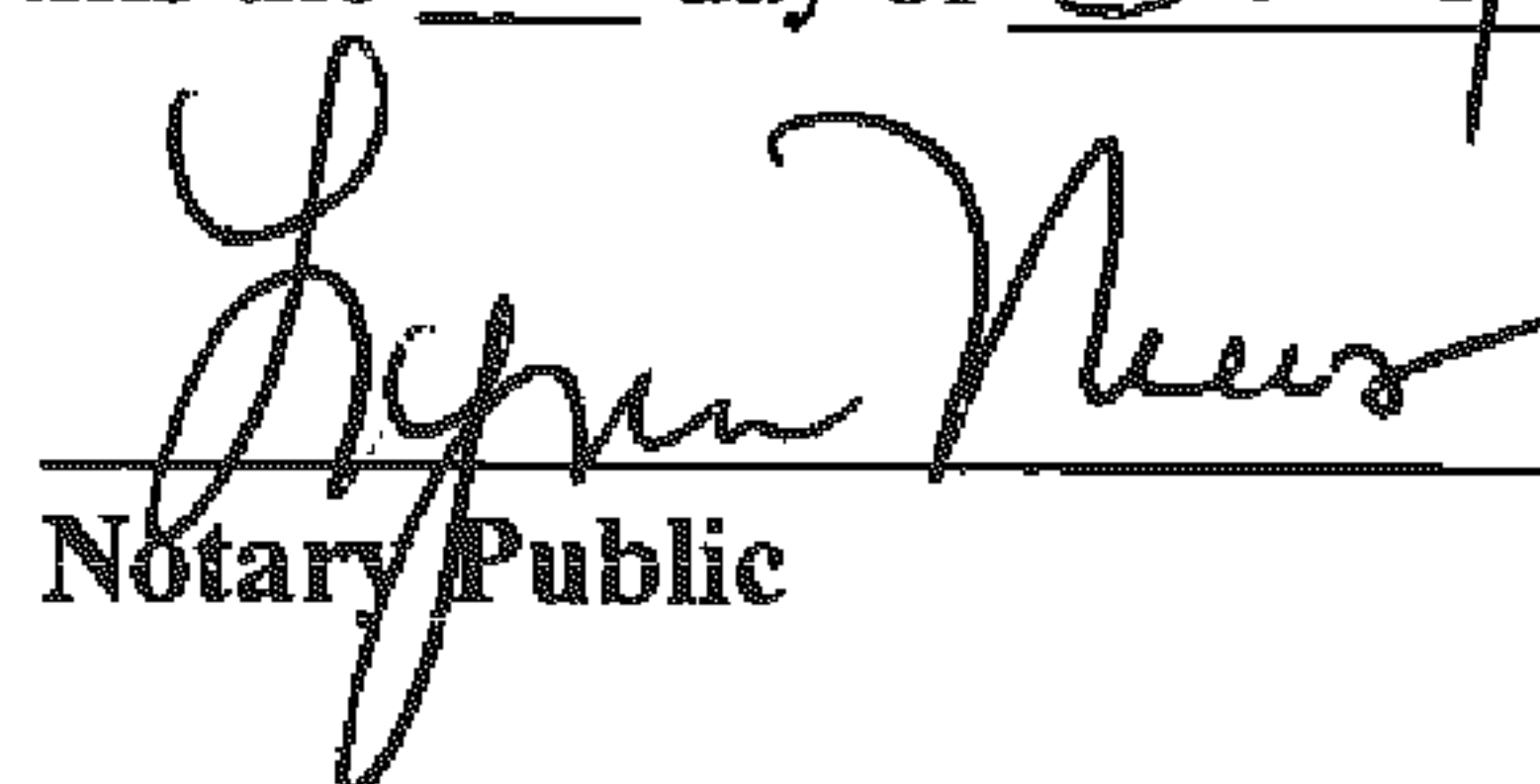
  
Gloria Billings

STATE OF Illinois  
COUNTY OF KANE

I, Lynn Nieves, a Notary Public in and for said State and County, hereby certify that **Gloria Billings**, 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 the instrument, he executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND AND SEAL on this the 23 day of July, 2020.



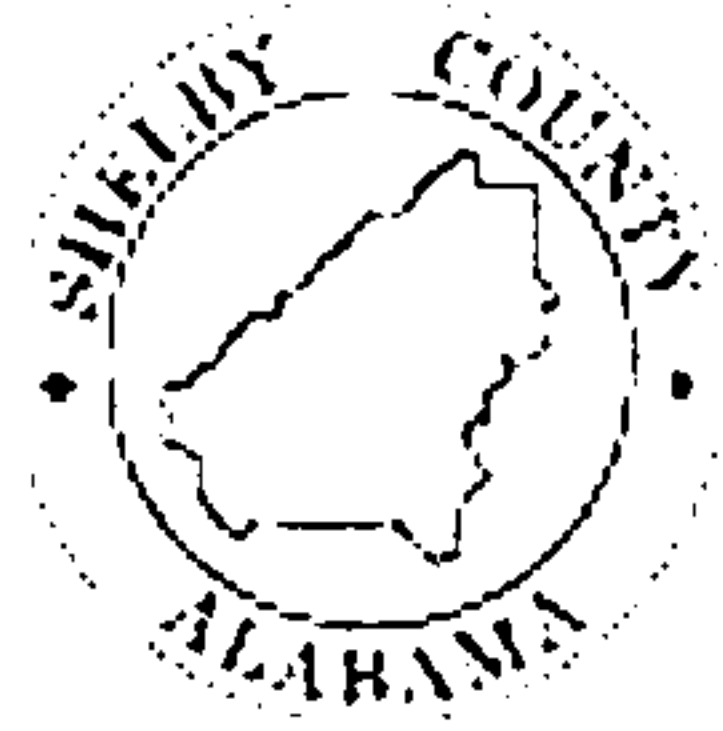
  
Notary Public

This instrument prepared by:  
The Law Offices of Jack R. Thompson, Jr., LLC  
416 Yorkshire Drive  
Birmingham, AL 35209

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EXHIBIT A

Lot 11, of the Villages of Westover, Sector 1, according to Map Book 39, Pages 9A & 9B, as recorded 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  
08/03/2020 10:11:28 AM  
\$28.00 JESSICA  
20200803000325700

*Alicia S. Bayl*