

STATE OF ALABAMA

COUNTY SHELBY

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08/05/2020 10:53:06 AM
POA 1/2

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a Specific Power of Attorney, that BROOKE GRAHAM, the undersigned, does hereby make, constitute and appoint, JAMES R. GRAHAM, III, my true and lawful Attorney-in-Fact, for me and in my name, place and stead, and on my behalf and for my use and benefit specifically in regard to the following:

To exercise or perform any act, power, duty, right of obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform in connection with, arising from, or relating to the refinance of mortgage, on real estate more particularly described below:

Lot 3-A, according to the Map of Highland Lakes, 1st Sector, Phase V, an Eddleman Community, as recorded in Map Book 27, page 108, in the Probate Office of Shelby County, Alabama.

Together with the nonexclusive easement to use the private roadways, common area, all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a residential subdivision, recorded in Instrument #1994-07111 and amended in Instrument #1996-17543 and further amended in Instrument #1999-31095, in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 1st Sector, recorded as Instrument #1994-07112, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

PROPERTY ADDRESS: 702 HIGHLAND LAKES COVE, BIRMINGHAM, AL 35242

LOAN AMOUNT: \$480,000

INTEREST RATE: 2.875%

TERM: 30 Year Fixed

LENDER: METHOD MORTGAGE, LLC

I am hereby granting to my said Attorney-in-Fact the right to execute any and all necessary documents for the refinance of the mortgage of the above referenced real estate and giving the Attorney-in-Fact the right to execute any and all documents necessary in regard to the refinance of the first mortgage of said real estate.

This instrument is to be construed and interpreted as a Specific 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 22 day of July, 2020, the authority conferred herein shall not be affected by disability, incompetency, or incapacity of the said principal, BROOKE GRAHAM, Individually; and such rights, powers and authority shall remain in full force and effect until the refinance of the first mortgage of said real estate as referenced above by the Attorney-in-Fact signing all of the documents in regard to said refinance of the first mortgage, and for ONE HUNDRED AND EIGHTY (180) days following the actual closing date. 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.

The undersigned grantor of this Specific Power of Attorney herein specifically grants to JAMES R. GRAHAM, III, the power and right to act on the grantor's behalf to refinance of the first mortgage and sign any and all documents necessary to transact the refinance of the first mortgage of the above referenced real estate.

IN WITNESS WHEREOF, as Principal BROOKE GRAHAM, is signing this Specific Power of Attorney at Birmingham, Alabama (city and state) this the 22 day of JULY, 2020 and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.



BROOKE GRAHAM

STATE OF ALABAMA

SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that BROOKE GRAHAM, whose name is signed to the foregoing Power of Attorney and who is known to me, acknowledged before me on this day that being informed of the contents of said Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 22nd of July, 2020.


Notary Public
My Commission Expires: 2/12/2022

This instrument was prepared by:
EXECUTIVE REAL ESTATE GROUP, LLC
CHARLES D. STEWART, JR., ATTORNEY AT LAW
4898 VALLEYDALE ROAD, SUITE A-2
BIRMINGHAM, AL 35242
OUR FILE 2020363T



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
08/05/2020 10:53:06 AM
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