STATE OF ALABAMA

COUNTY OF SHELBY

DURABLE SPECIAL POWER OF ATTORNEY

I, Sheryl Coffey Kemp do hereby appoint Ronald Albert Rehkopf, my true and lawful Attorney in Fact, for me and in my name, place and stead, and for my use and benefit: To execute all documents and instruments, including the HUD1 Closing Statement, ALTA Statement, Closing Disclosure Statement, Note, Mortgage, 1003, W-9, 4506T and any other forms required by the Title Company, Lender and/or the Closing Attorney in connection with the mortgage of the property located at 106 Aaronvale Circle, Birmingham, AL 35242, and more particularly described as follows, to-wit:

Lot 11, according to the Final Record Plat of Aaronvale Subdivision, Phase 1, as recorded in Map Book 23, Page 78, in the Probate Office of Shelby County, Alabama.

LOAN AMOUNT: \$225,000.00 TERM: 15 YEAR FIXED RATE

INTEREST RATE: 2.375%

TYPE: CONV – PURCHASE

LENDER: CITIBANK, N.A.

On such terms and conditions as he/she may deem necessary and proper, to sign, execute and deliver, in my name or otherwise, such instruments as may be required in connection with purchasing said property, and to do such other acts as I might do in purchasing said property.

I further give and grant unto my said Attorney in Fact full power and authority to do and perform every act necessary and fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said Attorney in Fact shall lawfully do or cause to be done by virtue hereof.

This Power of Attorney is granted for a period of 180 days and shall become effective on the 19th day of October, 2020 and shall terminate one hundred eighty (180) days thereafter.

This Power of Attorney shall not be affected by my disability, incompetency, or incapacity.

Executed this the 19th day of October, 2020.

SHERYL COFFEY KEMP

20201124000538880 11/24/2020 09:22:09 AM POA 2/2

STATE OF CALIFORNIA COUNTY OF ALAMEDA

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

Given under my hand and official seal this the 19th day of October, 2020.

Notary Public
Print Name: Debra Lee Parker
Commission Expires: 8/30/21

ATUST AFFIX SEAL

DEBRA LEE PARKER COMM. #2208587 Notary Public - California Alameda County My Comm. Expires Aug. 30, 2021

Filed and Recorded Official Public Records Judge of Probate, Shelby County Alabama, County Clerk **Shelby County, AL** 11/24/2020 09:22:09 AM **\$25.00 CHARITY** 20201124000538880

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THIS INSTRUMENT PREPARED BY: CHARLES D. STEWART, JR. ATTORNEY AT LAW 4898 VALLEYDALE DRIVE, SUITE A-2 BIRMINGHAM, AL 35242 File: 2020843