

SPECIFIC POWER OF ATTORNEY

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STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS: That I, **Denise A. Cortez**, have made, constituted and appointed, and by these presents do make, constitute, and appoint **my husband, Richard Cortez**, my true and lawful attorney-in-fact for me and in my name, place and stead and on my behalf to do and execute all or any documents required or needed in consummating the refinance closing of residence located at **1115 Country Club Circle, Hoover, AL 35244; conventional first mortgage refinance with loan amount of \$185,000.00 in favor of Guild Mortgage Company, LLC; closing scheduled for March 12, 2021.** The property being more particularly described as follows, to-wit:

Lot 3435A, a Resurvey of Lots 3434 and 3435 of Riverchase Country Club, 34th Addition, as recorded in Map Book 17, Page 149, in the Probate Office of Shelby County, Alabama.


upon such terms and conditions, and under such covenants, as my said attorney-in-fact shall think fit and proper. Also to sign, seal, execute, deliver and acknowledge such deeds, notes, mortgages, contracts, indentures, agreements, affidavits, and all such other instruments, papers and documents in writing of whatsoever kind and nature as may be necessary or proper in the premises to complete the refinance of said property including Closing Disclosure, Note, Mortgage Riders, and any and all documents that may be necessary required by the Lender, the Title Company and/or the Closing Attorney, giving and granting unto my said attorney full power and authority to perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, 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 my said attorney, shall lawfully do or cause to be done by virtue of these presents.

IT IS UNDERSTOOD AND AGREED THAT THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY DISABILITY, INCOMPETENCY, OR INCAPACITY OF THE UNDERSIGNED.

This Power of Attorney is given specifically for the purposes described herein; i.e. refinancing of property described above; it will be in effect until transaction is completed, even if said transaction is completed before or after March 12, 2021.

And I, the said **Denise A. Cortez** do hereby ratify and confirm all that my said attorney shall do or cause to be done in and about the premises by virtue of this Specific Power of Attorney.

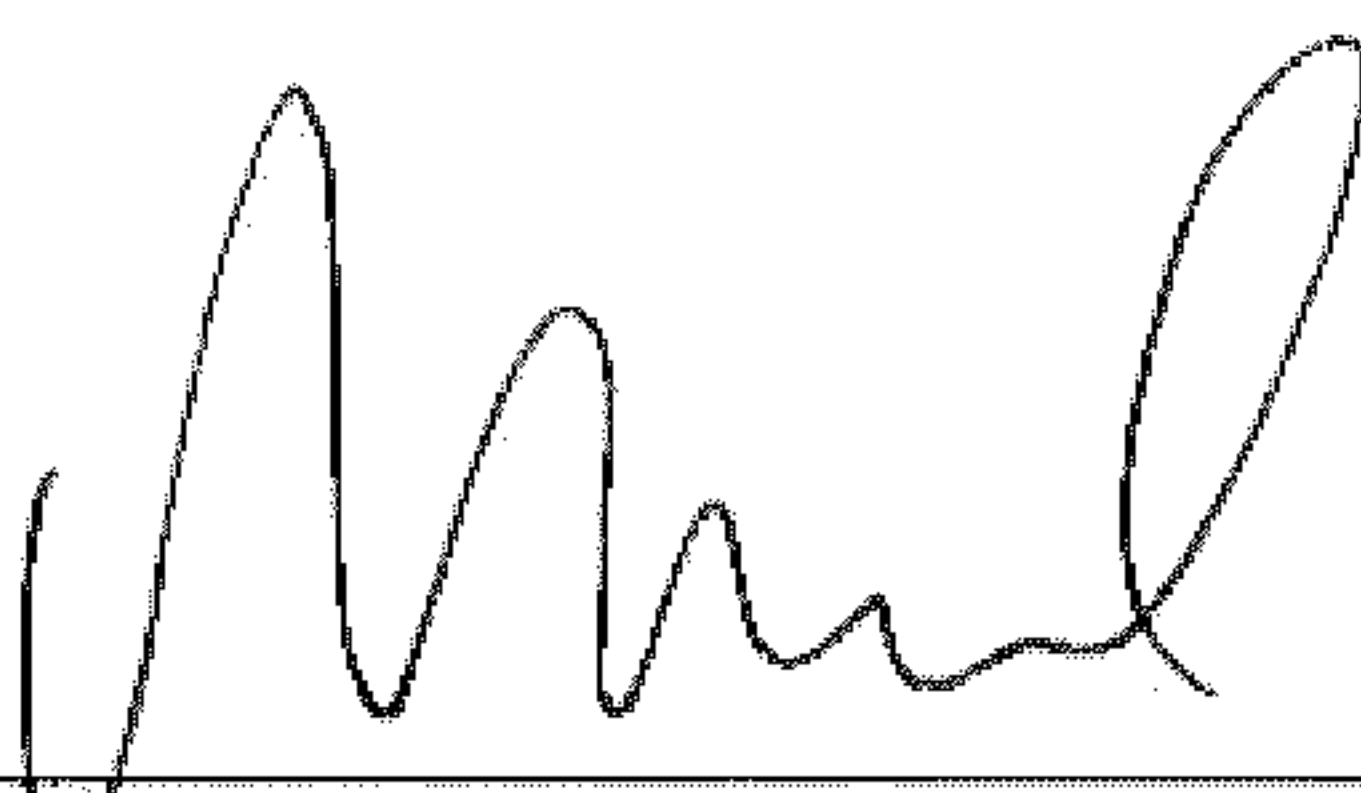
IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 9th day of March, 2021.


Denise A. Cortez

STATE OF ALABAMA)
Jefferson COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Denise A. Cortez**, 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 instrument, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 9th day of March, 2021.


NOTARY PUBLIC



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
03/18/2021 02:02:52 PM
\$25.00 CHERRY
20210318000136700

Allen S. Boyd My Commission Expires: 7/28/21

Prepared by:
Mark E. Gualano, Attorney
701 Chestnut Street
Vestavia Hills, AL 35216

