

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

20210325000150630  
03/25/2021 03:08:17 PM  
POA 1/2

**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, **MARGARET ANN DAVIS**, do hereby make, constitute and appoint **LISA ETHERIDGE**, 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 **\$204,800.00** in favor of the Lender, FirstBank, its successors and/or assigns, securing a first lien on the real property located at **512 Tecumseh Street, Montevallo, AL 35115** 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 and/or 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 19<sup>th</sup> day of March 2021.

**BORROWER:**

Margaret A. Davis  
MARGARET ANN DAVIS

**ACKNOWLEDGMENT**

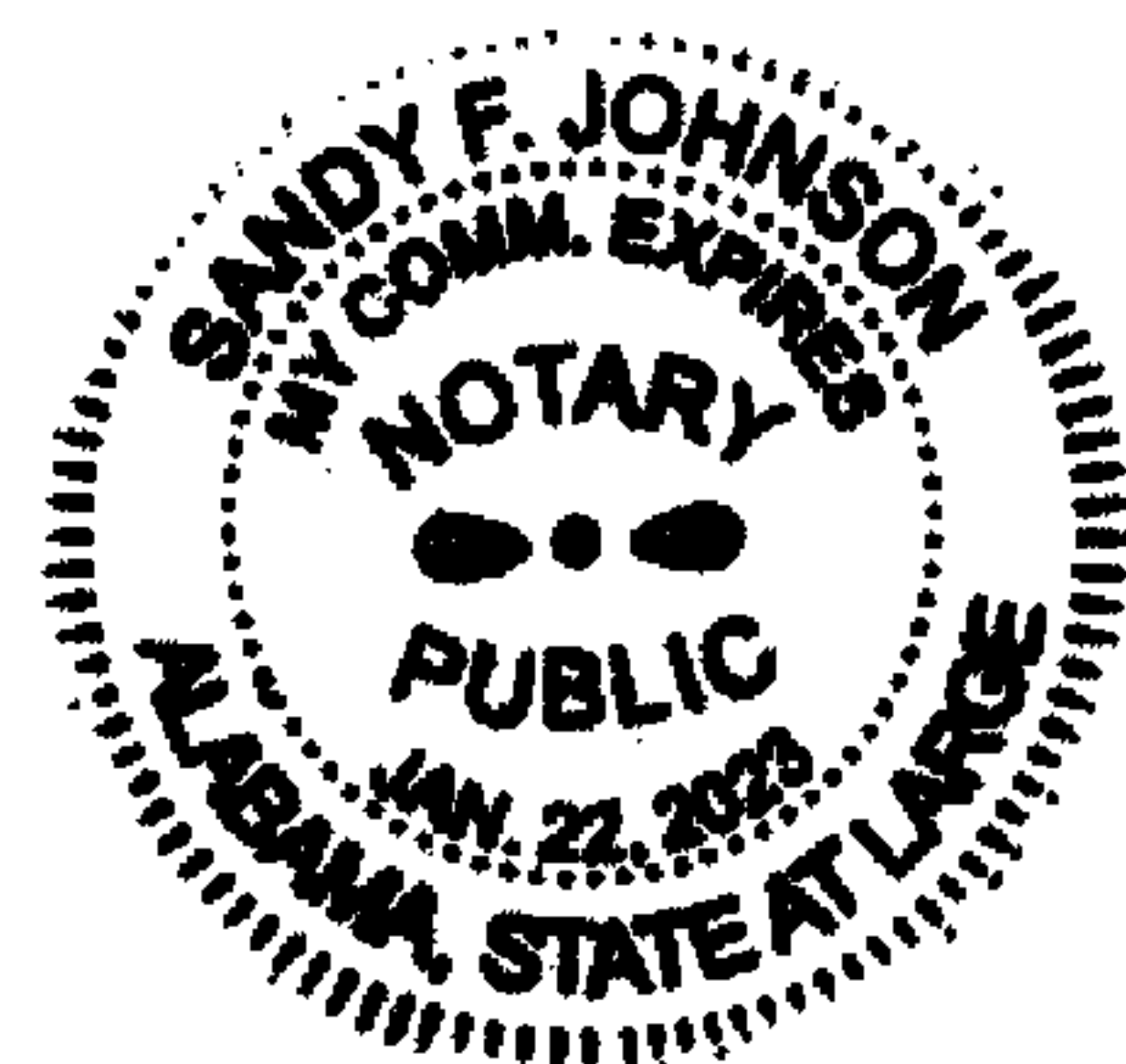
STATE OF: Alabama  
COUNTY OF: Shelby

I, Sandy F Johnson, a Notary Public in and for the County in this State, hereby certify that **MARGARET ANN DAVIS**, whose name is signed to the foregoing document, and who is known to me, acknowledged before me on this day that, being informed of the contents of the document, he or she executed the same voluntarily on the day the same bears date.

Given under my hand this the 19<sup>th</sup> day of March 2021

Sandy F Johnson  
Notary Public

My Commission Expires: 1/22/23  
[Notary Seal]



**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

File No.: 44444-21-0249

Lot 2, according to the Survey of Shoal Creek Highlands, First Sector, as recorded in Map Book 13, Page 39, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

File No.: 44444-21-0249  
Exhibit A Legal Description

Page 1 of 1



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
03/25/2021 03:08:17 PM  
\$25.00 CHARITY  
20210325000150630

*Allen S. Bayl*