

Return to:  
Cassy L. Dailey  
Attorney at Law  
3156 Pelham Parkway, Suite 2  
Pelham, AL 35124  
205-624-2121

20210414000186400  
04/14/2021 01:53:51 PM  
POA 1/2

State of: Alabama  
County of: Shelby

### SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Michael Scott Hubbard, a resident of Jefferson County, Alabama, do hereby make, constitute and appoint Julie Hubbard as my true and lawful attorney-in-fact and I do 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 and specifically to sign a Promissory Note in the original principal amount of \$ \$394,767.00, and the Security Deed evidencing the debt in favor of the Lender, **Vanderbilt Mortgage & Finance DBA Silverton Mortgage**, at a (fixed/adjustable) annual interest rate of 2.875 % and for a term of 360 months and securing the real property located at : 113 Wisteria Drive, Alabaster, AL 35007, which real property is described herein below and further to execute, acknowledge, consummate and deliver all owner's affidavits, Closing Statements, all appropriate lender and tax documentation and any other instruments of any nature which my attorney-in-fact in his/her discretion deem appropriate as to accomplish the loan transaction contemplated herein.

If the subject loan is a VA loan, this property is to be used as the borrowers primary residence. Borrower to X the box acknowledging it is a primary residence.

It is with the full knowledge that it is very difficult to ascertain the exact dollar loan amount and the exact interest rate, that I specifically authorize my attorney-in-fact to perform all of the acts just as set out above subject to the following restrictions:

- a) The final loan amount shall not be adjusted up or down more than Five Thousand Dollars (U.S. Dollars) \$5,000.00;
- b) The final interest rate shall be no more than 0.50 of a percentage point rate more or less than the rate set out above.

All other terms and conditions, including but not limited to the type of loan product, ie. fixed vs. adjustable and the term of the loan shall remain the same.

The real estate to be secured is described as follows:

**Lot 12, according to the Survey of Wisteria, as recorded in Map Book 39, Page 23, in the Probate Office of Shelby County, Alabama.**

My attorney-in-fact may execute all documents, which he/she in his/her discretion, deem necessary or appropriate but only to consummate the transaction contemplated herein.

This Power of Attorney is a durable Power of Attorney, and my becoming disabled, incompetent or incapacitated or the lapse of time shall not affect it. It is our intent that the authority conferred herein shall be exercisable notwithstanding our physical disability or mental incompetence.

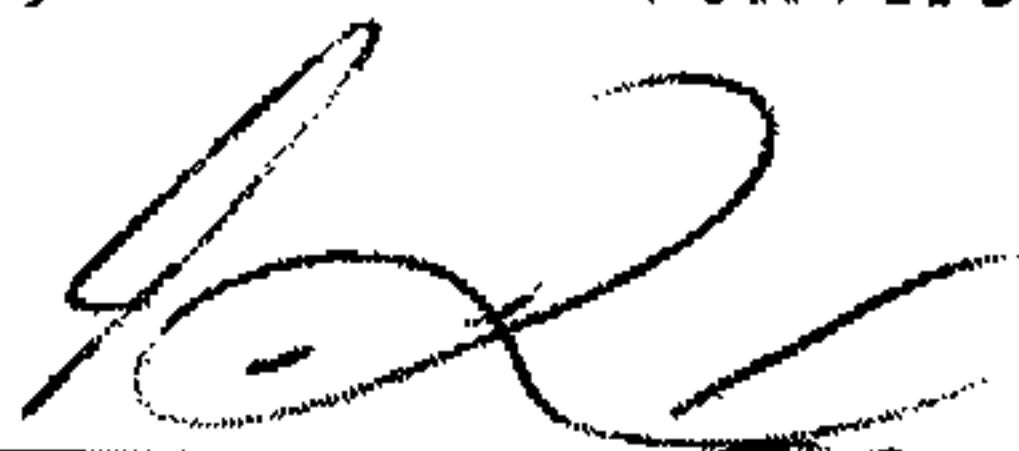
To induce a third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this Power of Attorney may act hereunder, and that a revocation or termination hereof shall be ineffective as to such third party unless and until actual notice or knowledge of such

revocation or termination shall have been received by such third party. This Power of Attorney is automatically revoked on April 30, 2021. I 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 SET MY HAND AND SEAL TO THIS Power of Attorney this 19 day of MARCH, 2021.

With the U.S. Army in  
Wiesbaden, Germany

Signed, sealed and delivered in the presence of:

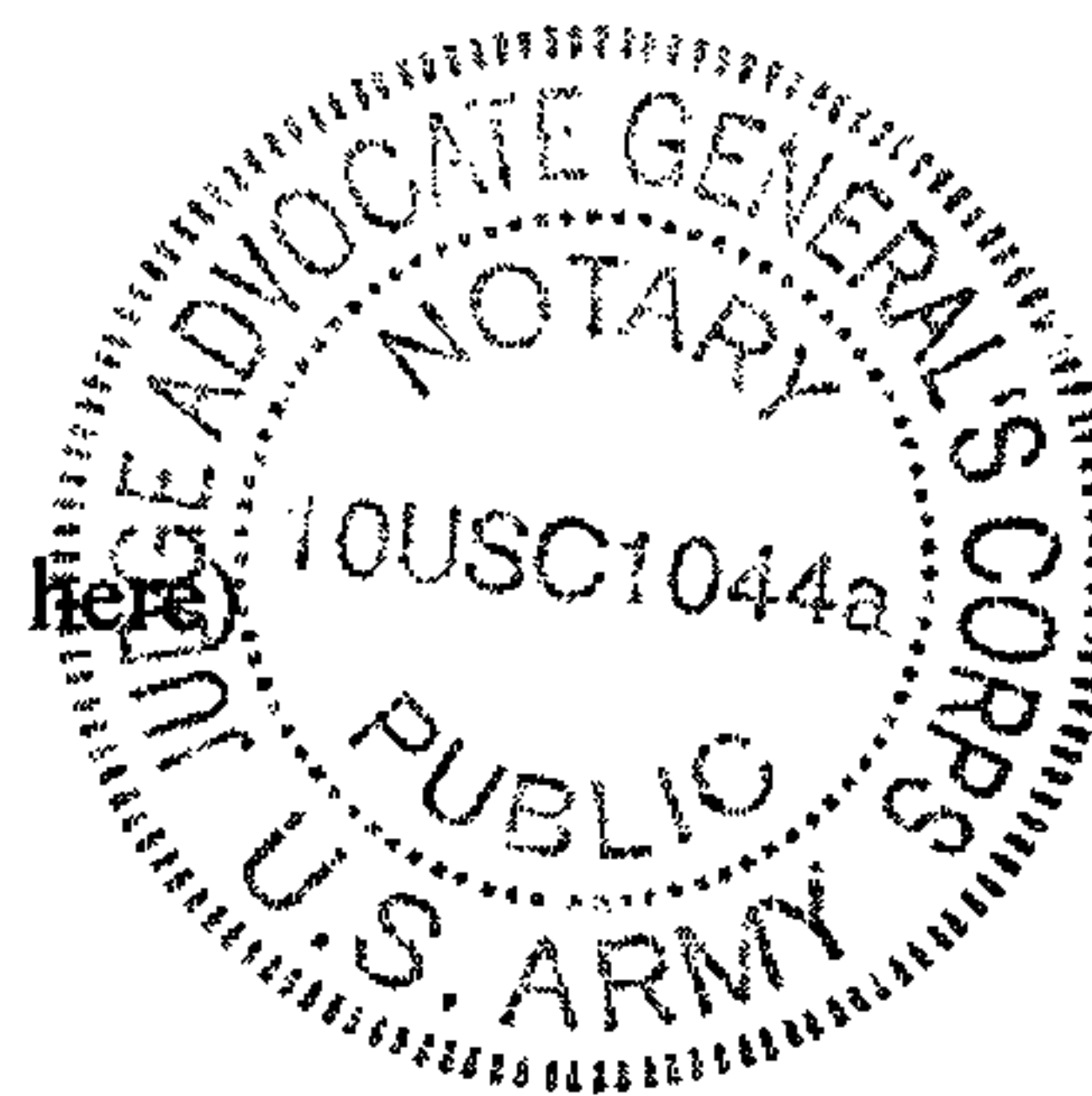
  
Unofficial Witness IRIS ANA HINES

 (Seal)  
Borrower - Michael Scott Hubbard

  
Notary Public  
DAVID A. GUENTHER  
My commission expires:

Expiration: Indefinite  
Authority: 10 USC 1044a

(Affix Notary Seal here)



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
04/14/2021 01:53:51 PM  
\$25.00 JOANN  
20210414000186400

*Allen S. Bayl*