

Prepared By:
Arthur Andrew Jenkins
Jenkins Title, LLC
11340 Lakefield Drive, Suite 200
Johns Creek, GA 30097

LIMITED DURABLE POWER OF ATTORNEY - BORROWER

Transaction:

Contract Date:	04/24/2022
Property:	113 Holland Trail Pelham, AL 35124
Seller:	Carrie Audra Welch
Buyer:	Yi Hui Chen & Jianping Chen
Lender:	Metro City Bank
Settlement Agent:	Jenkins Title, LLC
Title Agent:	Magic City Title (writing for Fidelity National Title Insurance Company)

STATE OF AL
COUNTY OF shelby

KNOW BY ALL MEN THESE PRESENTS, that I, **Yi Hui Chen** (hereinafter referred to as "Principal"), do by these presents make, constitute and appoint **Jianping Chen**, my husband, my true and lawful agent and attorney-in-fact (hereinafter referred to as "Agent") to communicate on my behalf and to do and perform for me and in my name, place, and stead, and for my use and benefit, to execute all documents required to purchase and mortgage the Property, ensuring that Lender has a valid 1st priority lien on the property, and below is a non-exhaustive list of the documents I intend my Agent to execute:

- Contract & any amendments thereto
- Closing Disclosure
- Note
- Mortgage & any riders thereto
- Loan Application Form
- Loan Disclosures
- Affidavits required by Lender, Settlement Agent, or Title Agent
- Documents required by Lender to close the loan
- Documents required by the government or government sponsored enterprises such as FHA, VA, Fannie Mae, Freddie Mac, Ginnie Mae
- Documents required by Contract contemplated third parties such as an HOA or termite company
- Documents required by the Title Agent to clear any matters appearing on Schedule B-1 of the Title Commitment

Agent's powers are limited to the transaction described above and involving following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 67, according to the Final Plat of Holland Lakes, Sector One as recorded in Map Book 34, Page 85, in the Probate Office of Shelby County, Alabama (the "Property"); being situated in Shelby County, Alabama.

Together with the nonexclusive easement to use the Common Areas as more particularly described in Holland Place Declaration of Covenants, Conditions, and Restrictions executed by the Grantor and filed for record as Instrument No. 2005046000199570 in the Probate Office of Shelby County, Alabama (the "Declaration").

My Social Security Number: [REDACTED] (REDACT BEFORE RECORDING)

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

The execution and delivery by Agent of any conveyance, paper, instrument or document in my name and behalf shall be conclusive evidence of Agent's approval of the consideration therefore, and of the form and contents thereof, and that Agent deems the execution thereof on my behalf necessary or desirable.

This power of attorney shall not be revoked by incompetency or by any other fact, circumstance, or condition, and shall remain effective until the earlier of (1) 180 days from the date of execution, or (2) such time as a written revocation is recorded in the Office of the Judge of Probate of the county in which the Property is located.

IN WITNESS WHEREOF, the undersigned has executed this limited durable power of attorney on the 21th day of 5/20/2022.

Yi Hui Chen
Yi Hui Chen

STATE OF AL
COUNTY OF Shelby

I, the undersigned Notary Public in and for said County and State, hereby certify that **Yi Hui Chen** 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 content of this Power of Attorney, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21th day of May, 2022.

[Signature]
Notary Public
My Commission Expires:

Bo Lu
Notary Public, Alabama State At Large
My Commission Expires June 26, 2024

Contact Information for Principal:
Phone: _____
Email: _____
Address: _____
:

Contact Information for Agent:
Phone: _____
Email: _____
Address: _____
:

Exhibit A – Property Description

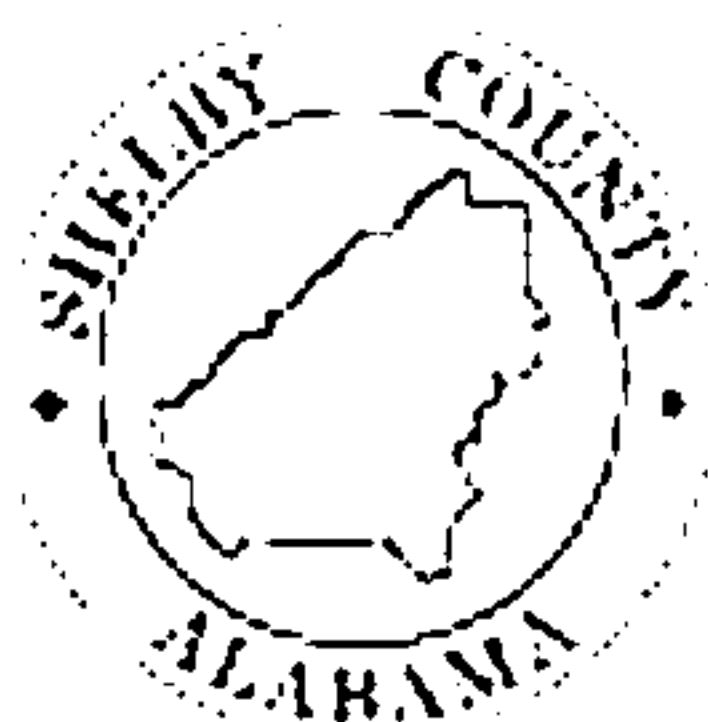
Closing Date: May 31, 2022
Borrower(s): Yihui Chen and Jian Ping Chen
Property Address: 113 Holland Trail, Pelham, AL 35124

PROPERTY DESCRIPTION:

Lot 67, according to the Final Plat of Holland Lakes, Sector One as recorded in Map Book 34, Page 85, in the Probate Office of Shelby County, Alabama (the "Property"); being situated in Shelby County, Alabama.

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For record title, see deed recorded immediately prior hereto.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
06/02/2022 12:14:45 PM
\$28.00 JOANN
20220602000222270

Allie S. Bayl