

STATE OF ALABAMA

COUNTY OF SHELBY

DURABLE SPECIAL POWER OF ATTORNEY

I, REGINALD B KNIGHT do hereby appoint my cousin, Lessie Dshara Gaddis, as 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 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 purchase and mortgage of the property located at 188 Waterford Lake Drive, Calera, AL 35040, and more particularly described as follows, to-wit:

Lot 887 A, of the Resurvey of Lots 853 through 924, Waterford Townhomes Sector 2, as of record in Map Book 49, Page 91, recorded in the Office of the Judge of Probate of Shelby County, Alabama, to which plan reference is hereby made for a more complete legal description.

LOAN AMOUNT: \$ 225,050.00

TYPE: VA 30 Year Fixed

INTEREST: 6.25%

LENDER: FBC Mortgage, LLC

On such terms and conditions as 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 60 days and shall become effective on the 05 day of September, 2023, and shall terminate sixty (60) days thereafter.

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

Executed this the 05 day of September 2023

Reginald B. Knight
REGINALD B KNIGHT

STATE OF Texas

COUNTY OF El Paso

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that REGINALD B KNIGHT, 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, he executed the same voluntarily on the day the same bears date.

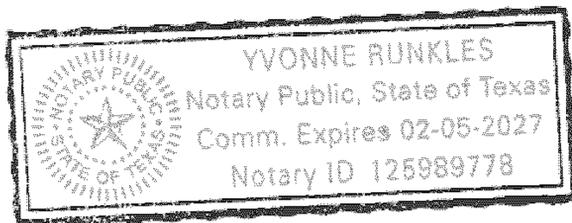
Given under my hand and official seal this the 05 day of September, 2023.

Yvonne Runkles

Notary Public
Print Name: Yvonne Runkles

Commission Expires: 02/05/2027

MUST AFFIX SEAL



THIS INSTRUMENT PREPARED BY:
CHARLES D. STEWART, JR.
ATTORNEY AT LAW
4898 VALLEYDALE DRIVE, SUITE A-2
BIRMINGHAM, AL 35242
File: 2023285T



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk 2
Shelby County, AL
09/18/2023 01:48:50 PM
\$25.00 BRITTANI
20230918000279680

Allie S. Boyd