

Return to:
Massey, Stotser & Nichols PC
1780 Gadsden Highway
Birmingham, AL 35235

State of: Alabama
County of: Shelby

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Lisa R. Aultman, a resident of Fulton County, Georgia, do hereby make, constitute and appoint Joseph Lee Aultman, Jr 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 \$ 342,711.00, and the Security Deed evidencing the debt in favor of the **Lender, Vanderbilt Mortgage & Finance, INC DBA Silverton Mortgage**, at a (fixed/adjustable) annual interest rate of 8.125 % and for a term of 360 months and securing the real property located at : 321 Hogans Alley, Birmingham, AL 35242, 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, i.e. fixed vs. adjustable and the term of the loan shall remain the same.


The real estate to be secured is described as follows: Legal description typed here or See Attached.

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 90 days from date signed. 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
9 day of January, 2024.

 (Seal)
Borrower

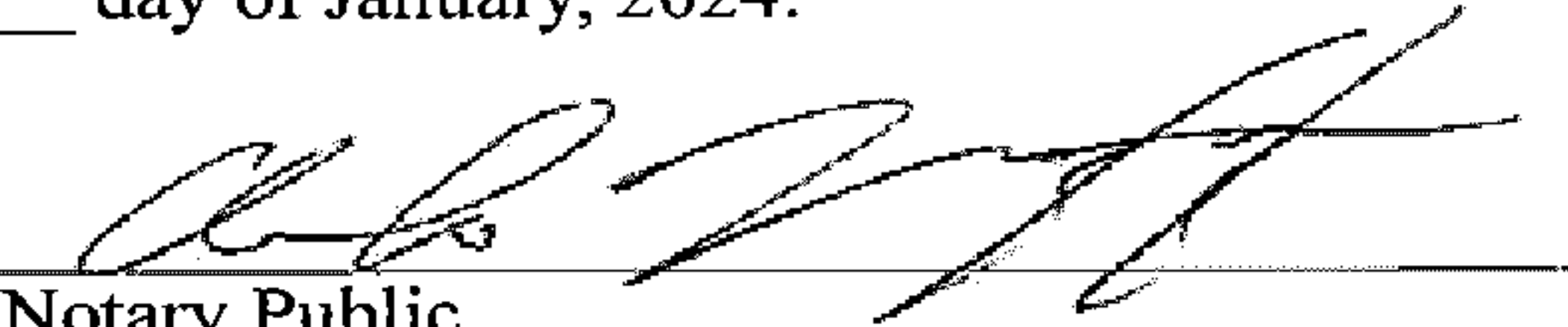
State of Georgia 0

County of Fulton 0

I, the undersigned authority, a Notary Public in and for said County and in said State, hereby certify that Lisa R. Aultman, 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 contents of this conveyance, she executed the same voluntarily for and as her act on the day the same bears date.

Given under my hand and seal of office, this the 9th day of January, 2024.

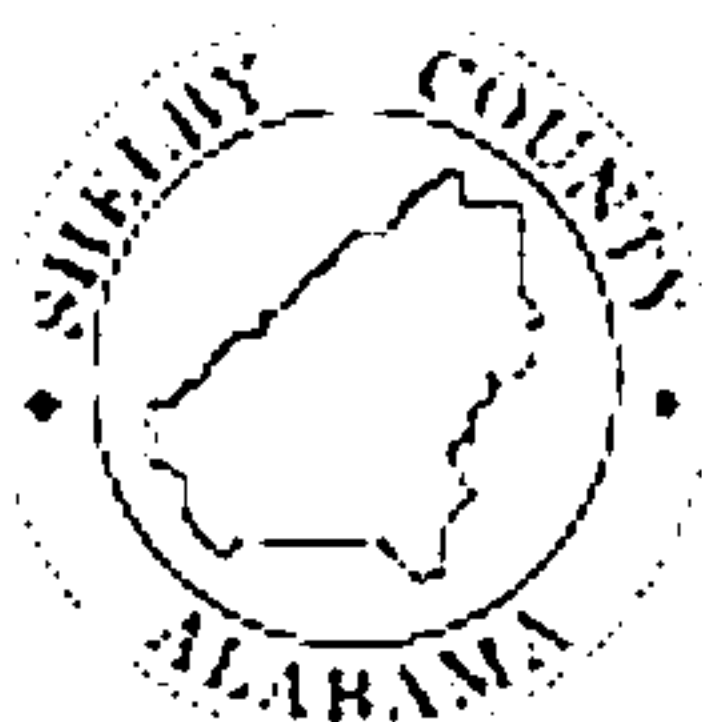
Armando Vazquez
Notary Public, Fulton County, Georgia
My Commission Expires 07/21/2025


Notary Public

My Commission Expires: 07/21/2025

EXHIBIT "A"

Unit 41, in Palmer Cove, a Condominium, as established by that certain Declaration of Condominium of Palmer Cove, a Condominium, as recorded in Instrument #20220801000299160; First Amendment to Declaration as recorded in Instrument #20220921000364860; Second Amendment to Declaration as recorded in Instrument #20221020000395280; Third Amendment to Declaration as recorded in Instrument #20221209000447620; Fourth Amendment to Declaration as recorded in Instrument #20231010000301340 in the Probate Office of Shelby County, Alabama, and any amendments thereto, to which Declaration of Condominium a plan is attached as Exhibit "B" thereto, and recorded in the Record Plat of Palmer Cove, being a Condominium, in Map Book 56, Page 59A thru 59C and any future amendments thereto, to which Declaration of Condominium the Rules and Regulation of Palmer Cove are attached as Exhibit "F" and to which said Declaration of Condominium the By-Laws of Palmer Cove Owners Association, Inc. are attached as Exhibit "C" thereto, together with the Articles of Incorporation of Palmer Cove Owners Association, Inc. that are recorded with the Alabama Secretary of State under Entity ID Number 001-029-410, also together with an undivided interest in the Common Elements assigned to said Unit, by said Declaration of Condominium and amendments thereto and together with certain rights to use certain Common Elements assigned as limited common elements by the Declaration of Condominium.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
01/10/2024 03:18:33 PM
\$28.00 JOANN
20240110000009120

Allen S. Bayl