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SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, **PATRICIA F. CLEMENTS** have and by these presents do hereby nominate, make, constitute and appoint **DORINDA FAY CALE** my true and lawful Attorney-in-Fact and Agent (hereinafter called Agent), for me in my name, place and, stead and for my behalf and benefit:

1. SPECIFIC GRANT OF POWER: To exercise or perform the specific act enumerated below relating to the transaction of property, real or personal tangible or intangible, to be purchased by me. I grant my Agent full power and authority to do fully as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my Agent shall lawfully do or cause to be done by virtue of this power of attorney and the powers herein granted;

a). POWER TO PURCHASE/FINANCE: To purchase and/or finance real or personal property, tangible or intangible, or interest therein, on such terms and conditions as my Agent shall deem proper, with full authority to sign, endorse, execute and deliver any and all instruments or documents pertaining to the refinance or conveyance of the real or personal property described as follows:

192 BELVEDERE DR.
BIRMINGHAM, AL 35242

LOT 26, ACCORDING TO THE SURVEY OF VILLAS BELVEDERE, AS RECORDED IN MAP BOOK 29, PAGE 27 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

2. INTERPRETATION AND GOVERNING LAW: This instrument is to be construed and interpreted as a specific durable power of attorney and shall not be affected by my disability, incompetence or incapacity. This instrument is executed and delivered in the State of Alabama, and the laws of the State of Alabama shall govern all questions as to the validity of the power and the construction of its provisions.

3. INDEMNITY: We hereby bind ourselves to indemnify our Agent and any successor who shall so act against any and all claims, demands, losses, damages, actions and causes of action, including expenses, costs and reasonable attorney fees which my Agent at any time may sustain or incur in connection with carrying out the authority granted in this power of attorney.

4. THIRD PARTY RELIANCE: Third parties may rely upon the representatives of my Agent as to all matters relating to the specific power granted to my Agent and no person who may act in reliance upon the representations of our Agent of the authority granted to our Agent shall occur any liability to our estate as a result of permitting our Agent to exercise this power.

5.LOAN TERMS: The terms of the mortgage loan being obtained are as follows:

PURCHASE PRICE: $455,000.00
LOAN AMOUNT: $341,250.00
LOAN TERM: 30 years
INTEREST RATE: 7.00%
LOAN NUMBER: 4341734

IN WITNESS WHEREOF, I have executed this Specific Power of Attorney, which shall not be affected by my disability, incapacity or incompetence, and I have directed that photographic copies of this power be made, which shall have the same force and effect as an original.

Dated on the 27 day of January 2025.

Patricia F. Clements
PATRICIA F. CLEMENTS

State of Florida
County of Lee

I, the undersigned, a Notary Public in and for said State at Large, hereby certify that PATRICIA F. CLEMENTS signed to the foregoing Specific Power of Attorney and who is known to me, acknowledged before me this date that, being informed of the contents of said Specific Power of Attorney, she executed the same voluntarily on the date the same bears date.

Given under my hand and seal on this 27th day of January 2025.

RYAN BERRY
Notary Public - State of Florida
Commission # HH 595326
My Comm. Expires Sep 19, 2028

NOTARY PUBLIC

My Commission Expires:
Sept 19th 2028

THIS INSTRUMENT PREPARED BY:
THE SNODDY LAW FIRM, LLC
2105 DEVEREUX, SUITE 101
BIRMINGHAM, ALABAMA 35243

SHELBY COUNTY ALABAMA

Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County Clerk
Shelby County, AL
02/03/2025 02:05:51 PM
$25.00 JOANN
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Alice S. Boyd