

STATE OF ALABAMA
COUNTY OF Shelby

**AFFIDAVIT & INDEMNITY AGREEMENT
REGARDING POWER OF ATTORNEY**

Before me, the undersigned Notary Public, in and for the State of Alabama-at-Large, personally appeared, who having been by me first duly sworn, deposed as follows:

1. My name is Virginia H. Morgan. I am over the age of twenty-one (21) years, and have personal knowledge of the facts stated herein.
2. On, June 20, 2025, John Morgan, Jr. (Principal) appointed me as attorney-in-fact under Power of Attorney, a true and correct copy of which is attached hereto as Exhibit A.
3. I have on this day exercised the powers granted in the above-referenced Power of Attorney by executing warranty deeds, mortgages and various other documents relating to the sale, or mortgage, of the residence located in Shelby County, Alabama, and being more particularly described as follows, to-wit:

Lot 4-37, according to the Map and Survey of Chelsea Park, 4th Sector, as recorded in Map Book 34, Page 147 A & B, in the Office of the Judge of Probate of Shelby County, Alabama.

Together with the nonexclusive easement to use the Common Areas as more particularly described in Declaration of Easements and Master Protective Covenants of Chelsea Park, a Residential Subdivision, executed by the Grantor and filed for record as Instrument No. 20041014000566950 in the Probate Office of Shelby County, Alabama and Declaration of Covenants, Conditions, and Restrictions for Chelsea Park 4th Sector executed by Grantor and Chelsea Park Residential Association, Inc. and recorded as Instrument No. 20050425000195430 (which, together with all amendments thereto, are hereinafter collectively referred to as the "Declaration").

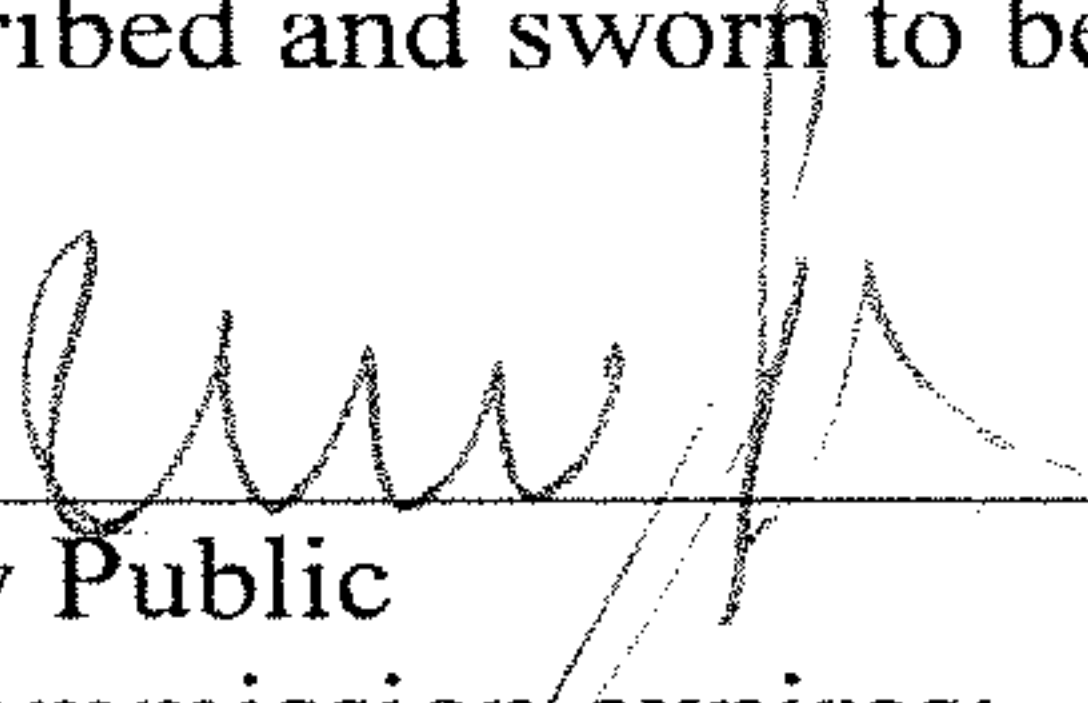
4. At the time of the execution of the above-mentioned closing documents and exercise of the Power of Attorney I had no actual knowledge of the termination of the power by revocation or the death of. I know to be still living, competent and have not been notified since the execution of the Power of Attorney that he/she has revoked said power. The affiant herein affirms, under penalty of perjury, that he/she is not using the power of attorney to self-deal in the Principals' property, or to otherwise benefit personally from this mortgage or sale of the Principals' real property.
5. I am making this affidavit pursuant to Code of Alabama 1975 Section 26-1-2(e).
6. I, Virginia H. Morgan, agree to indemnify and hold harmless Stewart Title Guaranty Company, Title Insurance Underwriter; Common Bond Title, LLC, Closing Agent; and Union Home Mortgage Corp., Lender, from any loss, costs, damage and expense of every kind including attorney's fees, which it shall or may suffer resulting from a reliance on the Power of Attorney.

Witness my hand and seal June 24, 2025

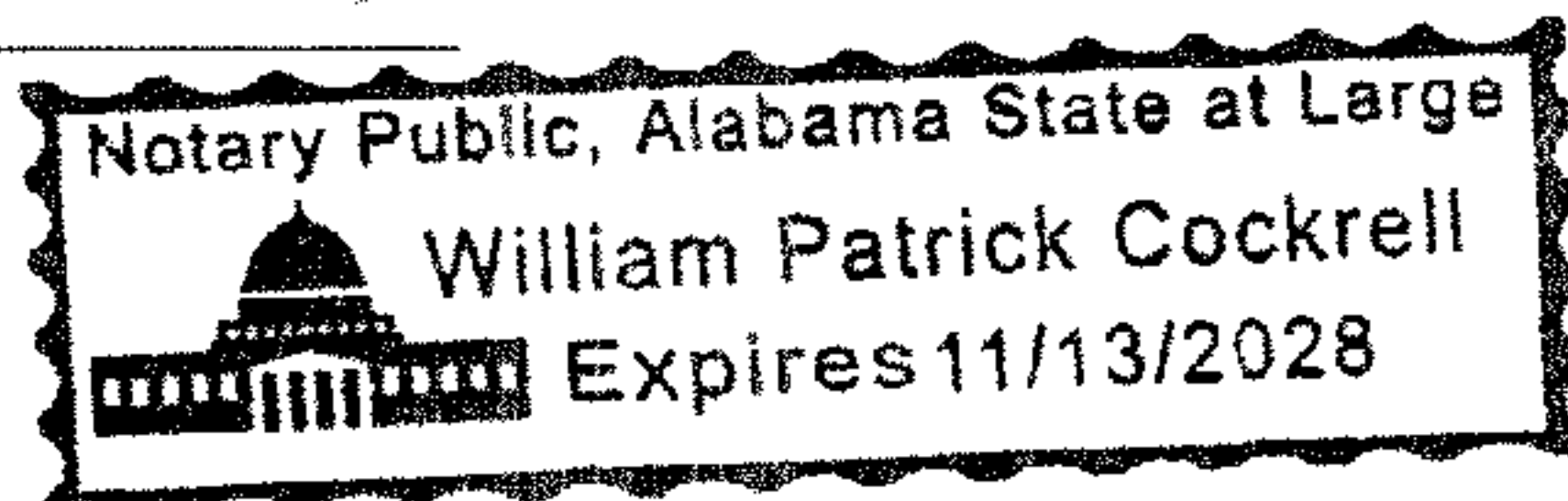


Affiant and Attorney-in-Fact

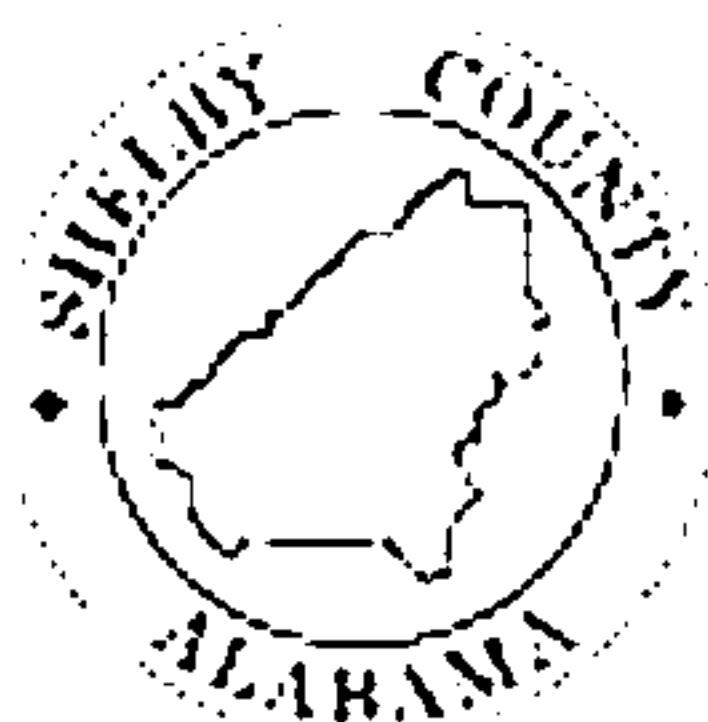
Subscribed and sworn to before me June 24, 2025



Notary Public
My Commission expires:



Prepared by:
Edward Reisinger
Kudulis, Reisinger & Price, LLC
PO Box 653
Birmingham, AL 35201
(205) 251-3151



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
06/24/2025 11:43:10 AM
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