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Shelby Cnty Judge of Probate, AL  
07/22/2008 12:58:40PM FILED/CERT

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MAILED: PREPARED By: T.J. Dobson  
LandAmerica Lender Services 45977034  
600 Clubhouse Drive Suite 400  
Moon Township, PA 15108 45977068

LIMITED POWER OF ATTORNEY 3P

NOTICE: This is an important document. It gives the person whom you designate (your "Agent" also called "Attorney in Fact") broad powers for a specific transaction, to handle your property during a certain period of time, which may include powers to mortgage your real property with advance notice to you by web based closing. These powers will continue to exist even after you have become disabled or incompetent, but the powers cease to exist at the conclusion of the transaction for which this power is granted. This document does not authorize anyone to make medical or other health care decisions. You may execute a different document, a health care proxy to do this. If there is anything about this document that you do not understand, you should ask a licensed attorney in your state to explain it to you.

BE IT KNOWN, that DEBORAH A STANFORD("Principal")

Whose address is: 5152 COLONIAL PARK ROAD  
BIRMINGHAM, AL 35242

BE IT KNOWN, that RUTH W PALMER("Principal")

Whose address is: 5152 COLONIAL PARK ROAD  
BIRMINGHAM, AL 35242

Collectively, each Principal may be referred to as the "Principals"

has made and appointed, and by these presents does make and appoint the following person(s) who are employees of LandAmerica, namely: **Shawn Steup, Chris Feigh, Debra Barrett and Teresa Carey** and if more than one person is named, then each of whom may act separately, whose addresses are C/O LandAmerica, at 600 Clubhouse Drive, Suite 400; Moon Township, PA 15108 our true and lawful Attorney in Fact (also called Agent) for them and in their name, place and stead, for the following **specific and limited purposes**:

(1) This Limited Power of Attorney is given for the specific and limited purpose of a home equity loan or refinancing the existing loan or loans secured by a mortgage(s) or deed of trust(s) encumbering the real property located at 5152 COLONIAL PARK ROAD BIRMINGHAM, AL 35242 more particularly described in Exhibit A attached hereto, with ING Direct with a new loan (APID 4420574) to be secured with a mortgage or deed of trust encumbering said real property, and expected to close on or about 6/17/08 (hereinafter referred to as the "Loan Transaction.")

(2) To mortgage, refinance, hypothecate, assign, transfer, and in any manner deal with the real estate to effectuate the above referenced refinancing (which may also be called "banking transactions" under state statute);

(3) To execute, acknowledge, deliver escrow instructions, and all Closing Documents including but not limited to: Notes, Deeds, Mortgages/Deeds of Trust, Subordinations, Security Instruments, Riders, Attachments and Addenda, including any documents necessary or requested as part of this transaction by Title Insurer, Lender or the other parties to the transaction, those documents needed by governmental and taxing authorities, Covenants, Agreements and Assignments of Agreements, Assignments of Mortgages, Assignments of Deeds of Trust, Lien Waivers, encumbrance or waiver of homestead and any marital rights necessary to



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obtain the financing, Settlement Statements, Truth In Lending Disclosures, Loan Applications, HUD 1 and other written instruments of whatever kind and nature, all upon such terms and conditions as said Attorney in Fact (also called Agent) shall approve.

Further giving and granting said Attorney in Fact (also called Agent), full power and authority to do and perform all and every act and thing whatsoever requisite, necessary or appropriate to be done in and about the specific and limited premises (setout herein) as fully to all intents and purposes as we might or could be done if personally present, hereby ratifying and confirming all that said Attorney in Fact (also called Agent) should lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall become effective immediately, and shall not be affected by our subsequent disabilities, incapacity or lack of mental competence, except as may be provided otherwise by an applicable state statute. This Power of Attorney is not intended to revoke or terminate any previously executed General Durable Power of Attorney except to the limit that it would affect this specific transaction and this Power of Attorney is limited to the specific time and for the specific purposes described herein. we may revoke this Power of Attorney at any time by providing written notice to my Attorney in Fact (also called Agent), however such revocation shall not be effective as to third parties acting in reliance upon this Power of Attorney if recorded, unless and until the revocation is similarly recorded in the same county and state registry or other established records for the recording of Powers of Attorney. This Power of Attorney is limited to a specific Loan Transaction, and this Power of Attorney shall continue in full force and effect until recordation of the Mortgage/Deed of Trust and execution of any other documents necessary to complete this Loan Transaction.

**TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, WE HEREBY AGREE THAT ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT 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, AND WE FOR OURSELVES AND FOR OUR HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, 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 SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS INSTRUMENT.**

We, DEBORAH A STANFORD and RUTH W PALMER, the principals, sign our names to this power of attorney this 9th day of June, 2008 and, being first duly sworn, do declare to the undersigned authority that we sign and execute this instrument as our power of attorney and that we sign it willingly, that we execute it as our free and voluntary act for the purpose(s) expressed in the power of attorney and that we are eighteen years of age or older, of sound mind and under no constraint or undue influence.

Deborah A. Stanford  
DEBORAH A STANFORD

Ruth W. Palmer  
RUTH W PALMER

The State of AL )  
Shelby County )

I S. Brent Stewart (name and style of officer) hereby certify that Deborah L. Stanford Ruth W. Palmer whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date. Given under my hand this 9th day of June, A. D. 2008.

Given under my hand this the 9th day of June, 2008.

Notary Public S. Brent Stewart  
(Print Name)

Notary Public [Signature]  
(sign here)

My Commission Expires: 07/22/2011

Address: 105 Doug Baker Blvd  
Birmingham AL 35242

