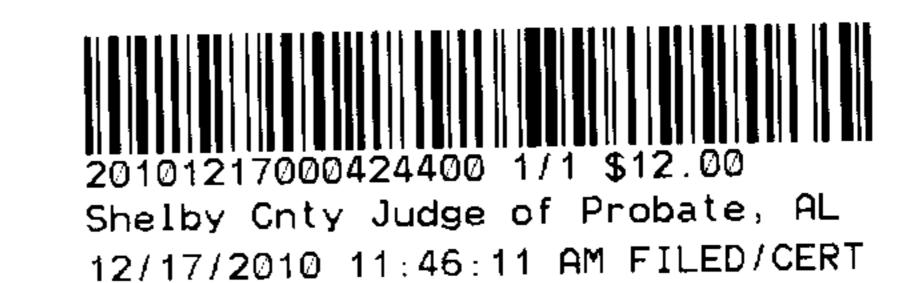
Prepared by: 4 Return to:
John Baumbick, Esq.
United Lender Services
c/o 2000 Cliff Mine Road
Suite 610
Pittsburgh, PA 15275
(866)-902-7569



LIMITED POWER OF ATTORNEY

I/We Kim H. Willingham Borrower/Co-Borrower of 216 Meadow Croft Circle Birmingham, AL 35242-2955, hereby irrevocably appoint United Lender Services, with an address of 2000 Cliff Mine Road, Suite 610, Pittsburgh, PA 15275, or any officer thereof, as my/our true and lawful Attorney-In-Fact with full authority to execute and record in my/our name, place and stead, any and all applications, mortgages, deeds of trust, security instruments, affidavits, certificates, or other documents that I agree to on websigning.com incident to the loan made by ING BANK, FSB to me/us and/or to record the Mortgage, Deed of Trust, or other Security Instrument evidencing the security interest granted by me/us to ING BANK, FSB, or its assignee, in the property which currently has the address of 216 Meadow Croft Circle Birmingham, AL 35242-2955, and to do such other things as may be necessary and proper pertaining to the recording of such Mortgage, Deed of Trust, or other Security Instrument. This Limited Power of Attorney shall not terminate or otherwise be affected by our subsequent disability or incapacity.

This Power of Attorney is applicable to Reference/Order Number: 8147553 / 142314381.

I/We hereby ratify and confirm all actions which may be taken by my/our Attorney-In-Fact consistent with this Limited Power of Attorney.

GRANTOR(S):	Dated 11/18/2002	Dated
Kim H. Willingham		
STATE OF ALABAMA COUNTY OF SHELBY)) SS.)	

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Kim H. Willingham, whose name is signed to the foregoing, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, Kim H. Willingham executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 18° day of 10 Venne, 20 10.

Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPERES: May 7, 2011 BONDED THRU NOTARY PUBLIC UNDERWRITERS