

LIMITED POWER OF ATTORNEY

Relocation File #: 2160923

KNOW ALL MEN BY THESE PRESENTS:

That I/We, **Nancy L. Hoven**, do hereby make, constitute, and appoint Cartus Financial Corporation, a Delaware Corporation ("Agent") and/or MidSouth Relocation Services ("Agent") and/or Lakecrest Relocation Services ("Agent") and/or its/their authorized and designated agents or representatives, as our true and lawful agent and attorney-in-fact to do and perform for us in our name, place and stead, and for our use and benefit, any and all actions necessary to complete the sale of the property described as follows:

See Attached Exhibit A.

Including, but not limited to, executing the following: an agreement or contract of the sale of the property described herein; the HUD-1 Settlement Statement; HUD-1 Certification; Affidavits of Seller; AHFA Bond forms (Seller Affidavit); FHA/VA Seller documents; Lender Assumption Statements and/or Modification Agreement; Lender Compliance Agreement; and any other documents required for said sale and conveyance. I/We further authorize our Agent to execute a deed in our name(s) and/or to complete a deed or other evidence of title by inserting therein the name or names of the grantees and deliver the same and all other required documents. I/We also authorize our Agent to receive and deposit into its account all of the proceeds arising out of the sale of the property described herein including, without limitation, the refund of any escrow funds or other mortgage payments.

I/We further give and grant unto our Agent full power and authority to do and perform any and every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as we might or could do personally if present, with full power of substitution and revocation, hereby ratifying and confirming all that our Agent shall lawfully do or cause to be done by virtue hereof. This power of Attorney shall not be affected by my/our death, disability, incompetency, or incapacity, and shall be governed by the laws of the State of Alabama. I/We hereby further renounce forever all rights to revoke this Limited Power of Attorney.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 8th day of

July, 2011.

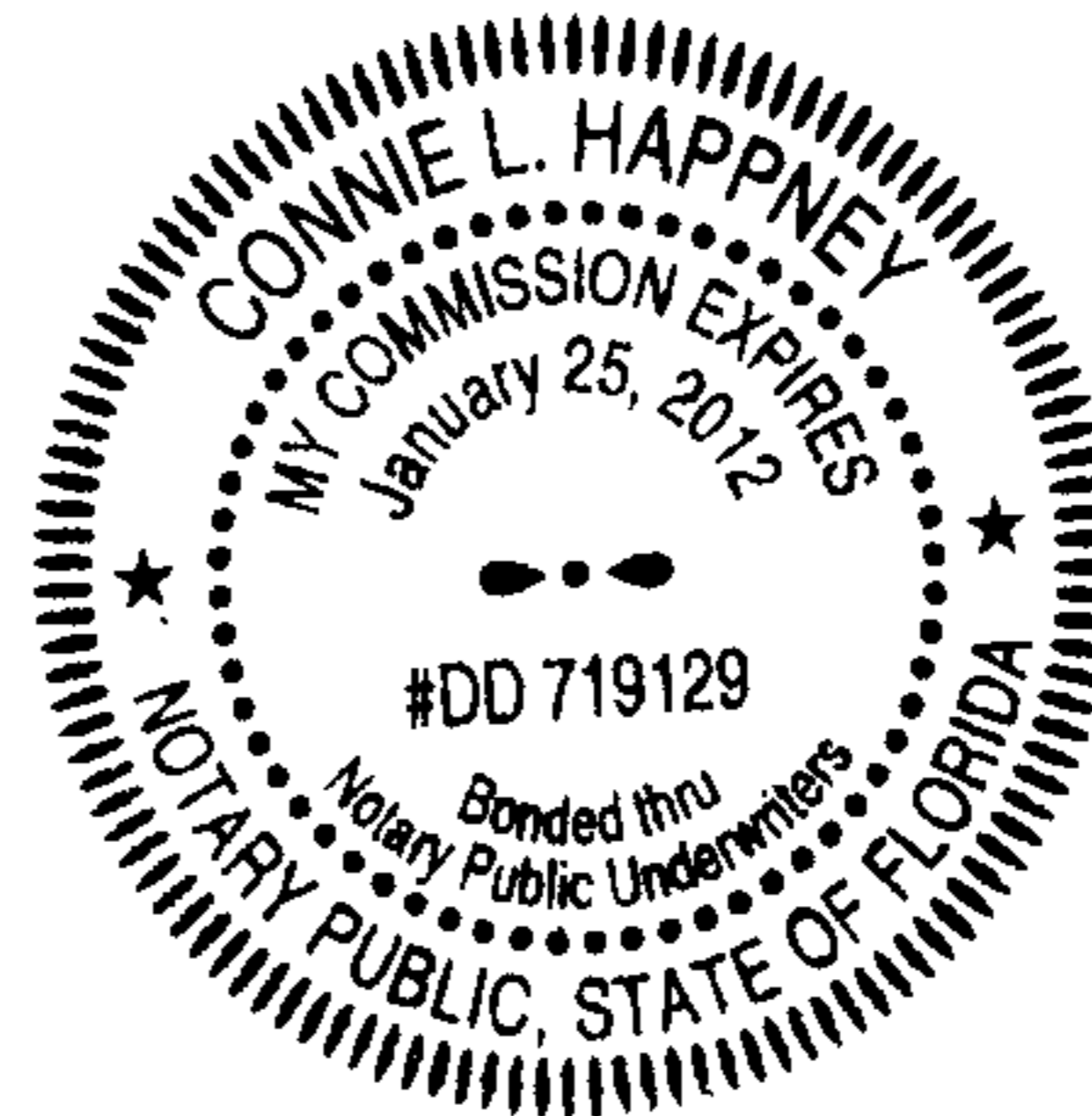
Nancy L. Hoven
Nancy L. Hoven

State of Florida
County of Escambia

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that whose name is Nancy L. Hoven 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 foregoing, she executed the same voluntarily and on the day the same bears date.

Given under my hand this 8th day of July, 2011.

Connie L. Happney
Notary Public
My Commission Expires:
25 January 2012





20110808000230730 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
08/08/2011 09:53:09 AM FILED/CERT

ATTACHMENT

EXHIBIT "A"

Lot 28, Block 3, according to the Survey of Oak Mountain Estates, Second Sector, as recorded in Map Book 5, Page 76, in the Probate Office of Shelby County, Alabama.

And a parcel of land described as follows:

A parcel of land located in the Northeast $\frac{1}{4}$ of the Southeast $\frac{1}{4}$ of Section 11, Township 20 South, Range 3 West, Shelby County, Alabama; being more particularly described as follows: Beginning at the most Southerly corner of said Lot 28, in Block 3, Oak Mountain Estates, Second Sector, run Northeasterly along the Southeasterly line of Lots 28 and 27, in said Block 3, for 145 feet, more or less, to the most Westerly corner of Lot 2, Block 3 in Oak Mountain Estates, a map which is recorded in Map Volume 5, Page 57; thence turn an angle to the right of 90 degrees and run Southeasterly along the Southwest line of said Lot 2 for a distance of 27.5 feet; thence turn an angle to the right of 90 degrees and run Southwesterly for a distance of 145 feet to a point on the Northeast right of way line of Bearden Road; thence an angle to the right and run Northwesterly along the said right of way line for a distance of 27.5 feet to the point of beginning.