

20131022000417560 1/4 \$23.00
Shelby Cnty Judge of Probate, AL
10/22/2013 07:58:04 AM FILED/CERT

Record and Return ☒ by Mail ☐ by Pickup to:

FINAL DOCS T7408-01F

4101 WISEMAN BLVD BLDG 108

SAN ANTONIO, TX 78251-4200

When Recorded Return To:

Indecomm Global Services

2925 Country Drive

St. Paul, MN 55117

79094063-1

REAL PROPERTY AND MANUFACTURED HOME LIMITED POWER OF ATTORNEY

(To execute or release title, mortgage or deed of trust, security filing, transfer of equity and insurance documents and proceeds.)

REC-1ST

The undersigned borrower(s), whether one or more, each referred to below as "I" or "me," residing at:

116 MORNING DOVE WAY

Street Address

VINCENT, AL 35178

City, State Zip, County

("Present Address").

I am the Buyer/Owner of the following manufactured home (the "Manufactured Home"):

USED 2006 CAVALIER HOMES NA 07E65095 060 x 030

New/Used Year Manufacturer's Name Model Name or Model No. Length x Width

CV06AL0459282A CV06AL0459282B

Serial No.

Serial No.

Serial No.

Serial No.

permanently affixed to the real property located at 116 MORNING DOVE WAY

Street Address

VINCENT, SHELBY, AL 35178

City, County, State Zip

("Property Address") and as more



particularly described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, WELLS FARGO BANK, N.A.,

("Lender"), its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any way which I could do, if I were personally present, with full power of substitution and delegation, (1) to complete, execute and deliver, in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to implement the terms and provisions of the Security Instrument dated OCTOBER 05, 2013 executed by me in favor of Lender, (2) to complete, execute and deliver, in my name or in Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to make application for and obtain the certificate of title for the Manufactured Home and to have Lender (or its designee) designated as lienholder on the certificate of title for the Manufactured Home, (3) to complete, execute and deliver in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to have the Manufactured Home treated as real estate for any and all purposes under state law, including but not limited to the surrender of any certificate of title, any election to treat the Manufactured Home as real estate for tax purposes or to meet any other requirements in order for the loan/financing secured by the Manufactured Home and the Real Property to be eligible for sale on the Federal National Mortgage Association ("Fannie Mae"), the Federal Home Loan Mortgage Association ("Freddie Mac") or any other secondary market purchaser, (4) to receive, complete, execute or endorse, and deliver in my name or Lender's name any and all claim forms, agreements, assignments, releases, checks, drafts or other instruments and vehicles for the payment of money, relating to any insurance covering the Manufactured Home, the indebtedness secured by the Manufactured Home or the Real Property, and (5) to complete, sign and file, without my signature, such financing and continuation statements, amendments, and supplements thereto, mortgages, deeds of trust and other documents, including releases of these items, which I may from time to time deem necessary to perfect, preserve and protect Lender's security interest in the Manufactured Home, the Property and any other property sold with it. I acknowledge that at the time this Power of Attorney and my Security Instrument and any of the forms, certificates, assignments, designations, releases or other documentation are prepared the serial number of the manufactured housing unit may not be available or may be inaccurate. The manufactured housing unit may be a factory order in the process of being constructed. Immediately, upon Lender's receipt of the serial number, I understand and agree that the above items may be completed and/or corrected by Lender to properly disclose all the applicable home identifications, including the serial number. I understand that I will be provided with a copy of any corrected agreement.

To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and I for myself and for my 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. I have given this Limited Power of Attorney in connection with a loan/financing to be given by Lender and to induce Lender to make the financing available. It is coupled with an interest in the transaction and is irrevocable. This Limited Power of Attorney shall not be affected by my (our) subsequent incapacity, disability, or incompetence. I do further grant unto Lender full authority and power to do and perform any and all acts necessary or incident to the execution of the powers herein expressly granted, as fully as I might or could do if personally present.



WITNESS my hand and seal this 5th day of October 2013

Terry L. Willingham
Borrower
TERRY L WILLINGHAM

Shirhonda D. Everson
Witness

Teresa K. Willingham
Borrower
TERESA K WILLINGHAM

Shirhonda D. Everson
Witness

Borrower

Witness

Borrower

Witness

STATE OF Alabama)
COUNTY OF Shelby) ss.:

On the 5th day of October in the year 2013
before me, the undersigned, a Notary Public in and for said State, personally appeared Terry L. Willingham and Teresa K. Willingham,
personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s)
whose name(s) is(are) subscribed to the within instrument and acknowledged to me that
he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on
the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed
the instrument.

Shirhonda D. Everson
Notary Signature

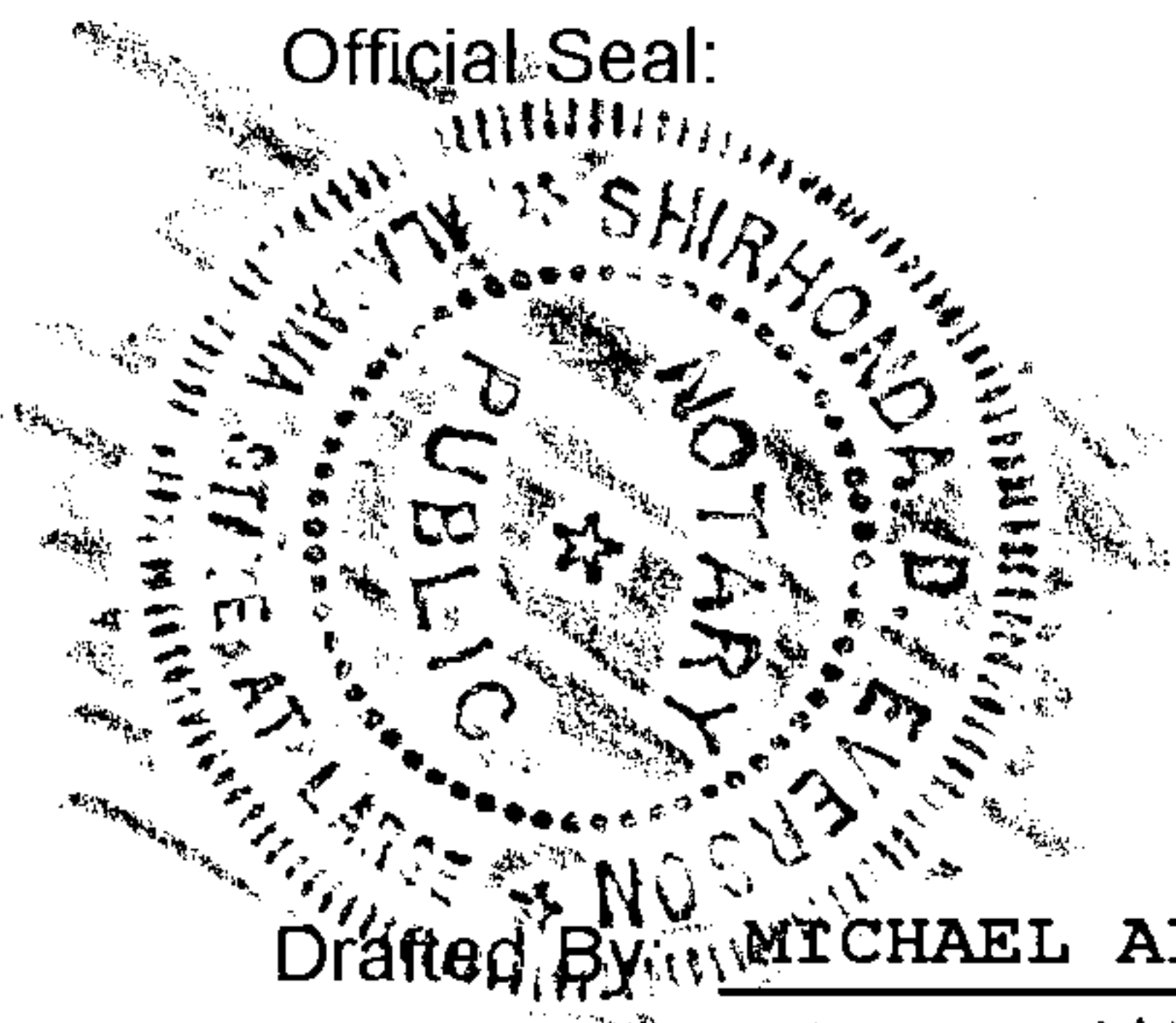
Shirhonda D. Everson
Notary Printed Name

Notary Public, State of Alabama

Qualified in the County of Shelby

My Commission expires: 10/4/2014

Official Seal:



Drafted By MICHAEL ALDERINK [] Check if Construction Loan

4101 Wiseman Blvd Bldg. 108
San Antonio, TX 78251-4200

File No.: 198118112613

EXHIBIT "A"

The following described real property located in County of Shelby, State of Alabama; being more particularly described as follows:

Lot 7, according to the Survey of Rolling Meadow Estates, as recorded in Map Book 26, Page 93 in the Office of the Judge of Probate of Shelby County, Alabama.

Being the same property conveyed by deed from Holland Family, LLP to Terry L. Willingham and Teresa K. Willingham, dated 5/12/2006, recorded 5/17/2006 in Instrument No. 20060517000232000.

Property Address: 116 Morning Dove Way, Vincent, AL 35178

APN: 07-05-22-1-002-007.000



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