

Prepared by, recording requested by and
return to:

Mandy Winters
ServiceLink
4000 Industrial Blvd.
Aliquippa, PA 15001
866-832-7260
Application #: 114181823

28455470

SOURCE OF TITLE
INST # 20060825000



20140603000166490 1/5 \$28.00
Shelby Cnty Judge of Probate, AL
06/03/2014 09:50:42 AM FILED/CERT

-----Above this Line for Official Use Only-----

LIMITED POWER OF ATTORNEY

CAUTION: THIS IS AN IMPORTANT DOCUMENT. IT GIVES THE PERSON(S) WHOM YOU DESIGNATE (YOUR "ATTORNEY-IN-FACT", ALSO CALLED "AGENT") BROAD POWERS FOR A SPECIFIC LOAN AND REAL ESTATE TRANSACTION, AND TO HANDLE YOUR REAL PROPERTY DURING A CERTAIN PERIOD OF TIME. THESE POWERS MAY INCLUDE MORTGAGING OR TRANSFERRING YOUR REAL PROPERTY WITH ADVANCE NOTICE TO YOU BY INTERNET BASED CLOSING. THESE POWERS WILL CONTINUE TO EXIST EVEN AFTER YOU HAVE BECOME DISABLED OR INCOMPETENT. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL OR OTHER HEALTH CARE DECISIONS. YOU MAY EXECUTE A DIFFERENT DOCUMENT FOR MEDICAL OR HEALTH CARE DECISIONS. IF YOU HAVE ANY QUESTIONS OR THERE IS ANYTHING THAT YOU DO NOT UNDERSTAND ABOUT THIS DOCUMENT, YOU SHOULD ASK AN ATTORNEY TO EXPLAIN IT TO YOU.

BE IT KNOWN, that JOHN W. WARDLAW AND JAN K. WARDLAW,

whose address is 239 CARRINGTON LN, CALERA AL 35040

by these presents does/do hereby make and appoint the following persons, who are employees of ServiceLink, Jennifer Cumpston, Dawn woods, London Leavell, Nina Bucklen, Sheree Leeper, Tammy Gorecki, Christy stratton, Amanda Winters, Shannon Obringer, Stacey Francisus, whose business address is C/O ServiceLink, 4000 Industrial Boulevard, Aliquippa, PA 15001, each of whom may act separately and independent of the other, my/our true and lawful Attorney-in-Fact (also called Agent) with full power and authority for me/us and in my/our name, place and stead to sign, seal, execute, acknowledge, deliver and accept any and all documents including, but not limited to, those described below, and to do all other things necessary for the following specific and limited purposes:

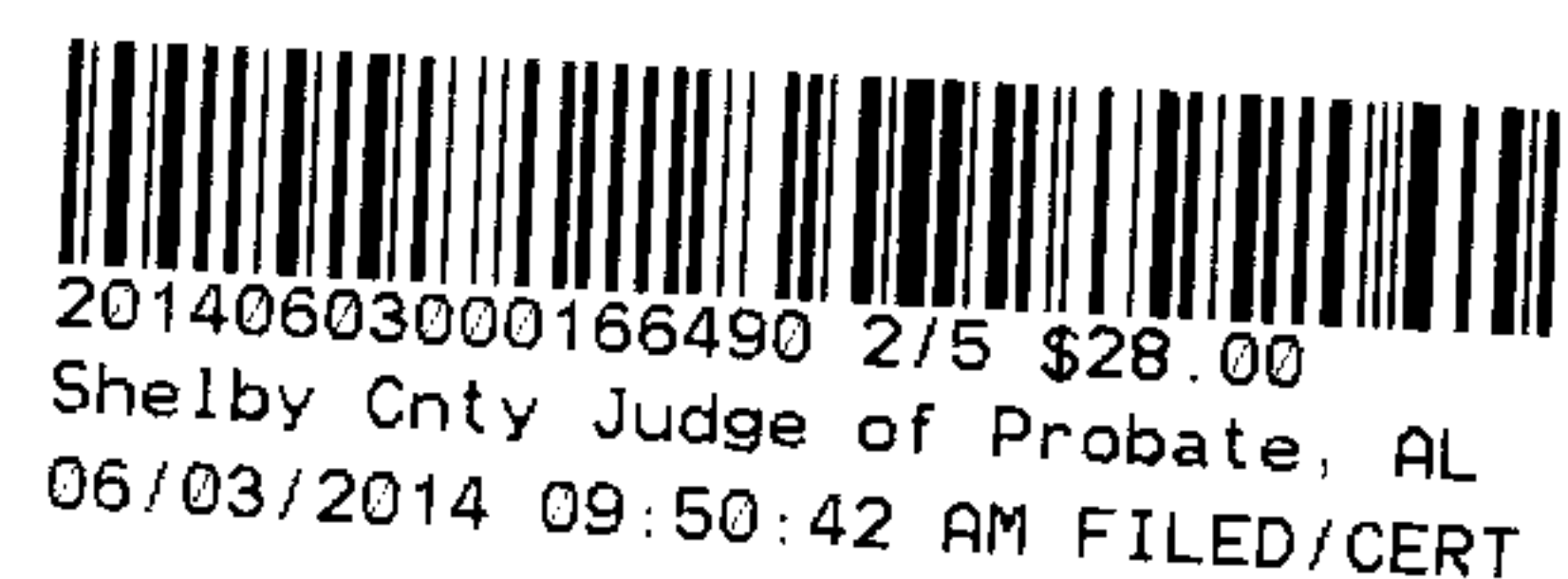
1. Refinancing of the real property located at 239 CARRINGTON LN CALERA AL 35040, said refinancing to be from US BANK, N.A. with a loan amount not to exceed \$78,700.00, the legal description of said real property is as follows: See Exhibit A attached hereto and make a part hereof, to be refinanced with US BANK, N.A.;

2. To mortgage, finance, refinance, encumber, hypothecate, assign, transfer, and in any manner deal with the said real property to effectuate the above referenced refinancing (which may also be called "banking transactions"); to sign, execute, acknowledge, and deliver any and all closing documents including, but not limited to, notes, negotiable instruments, deeds, mortgages, deeds of trust, security deeds, subordinations, security instruments, riders, attachments and addenda, escrow instructions, any documents necessary or requested as part of this transaction by a title insurer, lender or other parties to the transaction, those documents requested or required by governmental and taxing authorities, covenants, agreements, assignments of agreements, assignments of mortgages, assignments of deeds of trust, lien waivers, encumbrances or waiver of homestead and any marital rights, settlement or closing statements, including the HUD-1, truth in lending disclosures, loan applications, and other written instruments of whatever kind and nature, all upon such terms and conditions as said Attorney-in-Fact shall approve. Said Attorney-in-Fact shall only execute documents under this paragraph if the borrower has, to the satisfaction of the Attorney-in-fact in a recorded, interactive session conducted via the Internet, both confirmed their identity and reaffirmed, after an opportunity to review the required loan documents, their agreement to the terms and conditions of the required loan documents evidencing said refinancing transaction and agreed to the execution of said required loan documents by the Attorney-in-Fact.

Further giving and granting said Attorney-in-Fact full power and authority to do and perform all and every act and thing whatsoever necessary to be done in and about the specific and limited premises, set out herein, as fully, to all intents and purposes, as might or could be done if I/we was/were personally present, with full power of substitution and revocation. I/we hereby ratify and confirm all that said Attorney-in-Fact shall lawfully do or cause to be done by virtue this Limited Power of Attorney and the rights and powers granted herein.

This Limited Power of Attorney shall become effective immediately upon execution by the undersigned, and shall not be affected by my subsequent disability, incapacity or lack of mental competence, except as may be otherwise provided by an applicable state statute. This is a Durable Power of Attorney. This Limited Power of Attorney shall continue in full force and effect until the mortgage, deed of trust or other encumbrance document is recorded in the appropriate governmental recording or registration office. I/we may revoke this Limited Power of Attorney at any time by providing written notice to my/our Attorney-in-Fact, however such revocation shall not be effective as to third parties acting in reliance upon this Limited 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 Limited Power of Attorney is limited to the specific refinance transaction described herein, and the powers noted herein shall continue only through and including any post-closing corrections, amendments and follow up procedures, but shall cease when the refinance and all post-closing corrections, amendments and follow up procedures are fully accomplished.

TO INDUCE ANY THIRD PARTY TO ACT IN RELIANCE HEREON OR ON THE ACTIONS OF MY/OUR ATTORNEY-IN-FACT APPOINTED HEREIN, EACH OF THE UNDERSIGNED HEREBY AGREES THAT ANY THIRD PARTY RECEIVING A COPY OR FACSIMILE OF THIS DULY EXECUTED LIMITED POWER OF ATTORNEY MAY ACT AND RELY HEREON AND THAT REVOCATION OR TERMINATION OF THIS LIMITED POWER OF ATTORNEY SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL SUCH THIRD PARTY RECEIVES ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION. EACH OF THE UNDERSIGNED FOR HIMSELF OR HERSELF AND FOR HIS OR HER HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, HEREBY INDEMNIFIES AND AGREES TO HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY LOSS SUFFERED AND/OR



ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS LIMITED POWER OF ATTORNEY.

Disclosure of Conflict of Interest. This Disclosure of Conflict of Interest is given to advise you that each Attorney In Fact you name in this Limited Power of Attorney is an employee of ServiceLink, a division of Chicago Title Insurance Company ("ServiceLink"). ServiceLink will receive fees, which will be detailed on your Settlement Statement, for settlement services for this loan transaction from the Lender named in Paragraph 1, above. Each Attorney In Fact must act individually on your behalf as your agent with no independent financial or employment motivations to complete this loan transaction. Each Attorney In Fact is bound by his or her fiduciary duty to you as set forth in the attached Acceptance of Appointment of Attorney-In-Fact.

Signed this 15th day of MAY, 2014

John W. Wardlaw
JOHN W. WARDLAW

Jan K. Wardlaw
JAN K. WARDLAW

THE STATE OF ALABAMA

MADISON COUNTY

I, ANGELINE M SMITH, a Notary Public, hereby certify that JOHN W. WARDLAW AND JAN K. WARDLAW whose name is signed to the foregoing instrument or conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand this 15th day of MAY A. D. 2014.

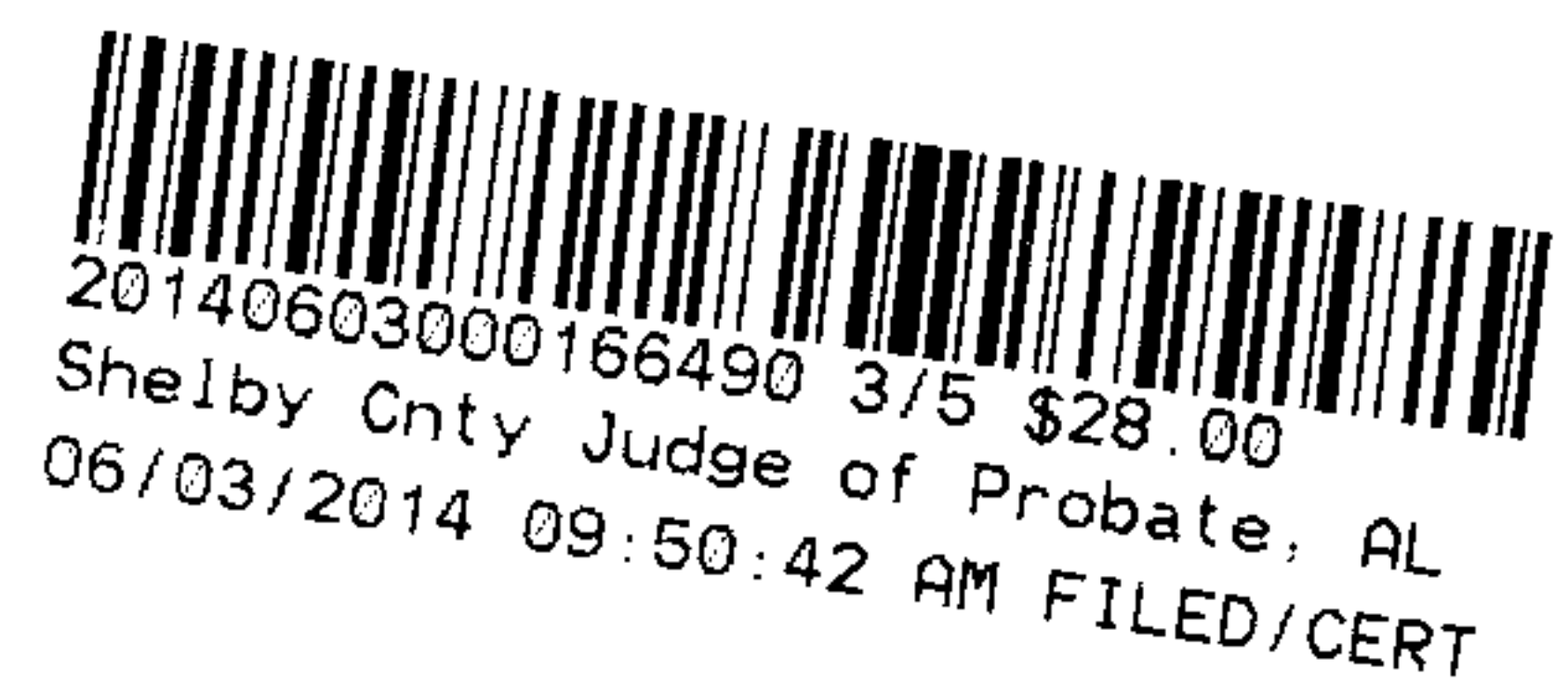
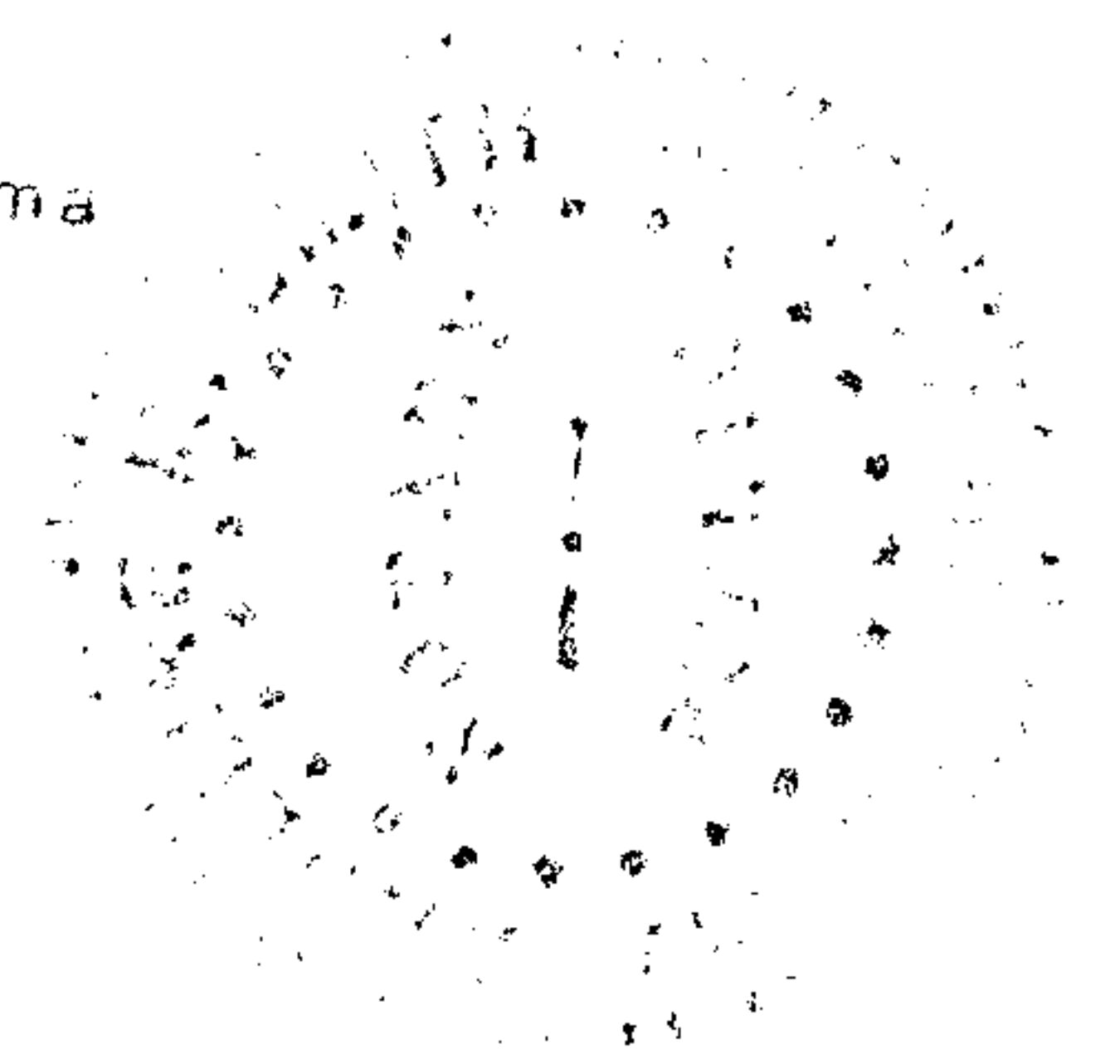
Angeline M. Smith
Notary Public

Print Name ANGELINE M SMITH

My commission expires:

04/22/2016

ANGELINE M. SMITH
Notary Public, State of Alabama
Alabama State At Large
My Commission Expires



ACKNOWLEDGMENT OF ATTORNEY-IN-FACT

I, London Leavelle, have read the attached power of attorney and am the person identified as the Agent/AIF for the Principal. I hereby acknowledge that when I act as Agent/AIF, I am given power under this Power of Attorney to make decisions about the refinancing the property belonging to the Principal, on the Principal's behalf, in accordance with the terms of this Power of Attorney. This Power of Attorney is valid only if the Principal is of sound mind when the Principal signs it. When acting in the capacity of Agent, I am under a duty (called a "fiduciary duty") to observe the standards observed by a prudent person, which means the use of those powers that is reasonable in view of the interests of the Principal and in view of the way in which a person of ordinary judgment would act in carrying out that person's own affairs. If the exercise of my acts is called into question, the burden will be upon me to prove that I acted under the standards of a fiduciary. As the Agent, I am not entitled to use the money or property for my own benefit or to make gifts to myself or others. As the Agent, my authority under this Power of Attorney will end when the Principal dies or becomes incompetent and I will not have authority to manage or dispose of any property or administer the estate. If I violate my fiduciary duty under this Power of Attorney, I may be liable for damages and may be subject to criminal prosecution. If there is anything about this Power of Attorney, or my duties under it, that I do not understand, I understand that I should seek professional advice. I hereby acknowledge that in the absence of a specific provision to the contrary in the power of attorney or in state law, when I act as an agent:

I shall exercise the powers for the benefit of the principal.

I shall keep the assets of the principal separate from my assets.

I shall exercise reasonable caution and prudence.

I shall keep a full and accurate record of all actions, receipts and disbursements on behalf of the principal.

I will follow any instructions of the principal provided to me prior to or at the time of the loan closing to be conducted on the internet.

I will follow any closing instructions provided by LSI, the title insurer, lender, or other parties to the transaction related to the loan closing to be conducted on the internet.

Specimen signature of AGENT/Attorney in Fact:

Print Name:

Date: 05.21.14



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LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF **SHELBY**, STATE OF **ALABAMA** AND IS DESCRIBED AS FOLLOWS:

ALL THAT PARCEL OF LAND IN CITY OF CALERA, SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED INST # 20060825000, PAGE 417660, ID# 22-9-31-1-002-032.000, BEING KNOWN AND DESIGNATED AS LOT 37 ACCORDING TO THE RESURVEY OF CARRINGTON SUBDIVISION SECTOR II AS RECORDED IN MAP BOOK 26 PAGE 141 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA.

BY FEE SIMPLE DEED FROM CYD S. PAGLIARULLO AND C ANTHONY PAGILARULLO, HUSBAND AND WIFE AS SET FORTH IN INST # 20060825000417660 DATED 07/31/2006 AND RECORDED 08/25/2006, SHELBY COUNTY RECORDS, STATE OF ALABAMA.



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Title No.: 28276959