

TP-11177



20020719000336670 Pg 1/2 14.00
Shelby Cnty Judge of Probate, AL
07/19/2002 09:28:00 FILED/CERTIFIED

SPECIFIC DURABLE POWER OF ATTORNEY

Know All Men by These Presents, which are intended to constitute a durable power of attorney, that I, **Kimberly Baggett**, of the County of Shelby, State of Alabama, do hereby make, constitute and appoint **Shawn D. Baggett**, my true and lawful Attorney-in-Fact, for me and in my name, place and stead, and on behalf and for my use and benefit to do, perform, and execute all or any of the following acts, deeds, and things, as fully as I might or could if personally present, to wit:

I am the purchaser of the real estate situated in the County of Shelby, State of Alabama, more particularly described as, to wit:

Lot 138, according to the Survey of Cottages at Stonehaven-Third Addition, as recorded in Map Book 26, page 15, in the Probate Office of Shelby County, Alabama.

(hereinafter "the Property").

I hereby authorize my Attorney-in-Fact to obtain a mortgage loan in such an amount and on such terms and conditions as my Attorney-in-Fact may deem necessary and proper, but not to exceed, however, the amount of \$120,000.00 and to mortgage, hypothecate, or create a lien upon the Property with the appurtenances and all my estate, right, title and interest thereunto as security therefor, and to such purpose to exercise full authority to make, endorse, sign, seal, execute, acknowledge, and deliver to PHH Mortgage Services (herein the "Lender") any and all of the following without limitation: mortgages with or without the usual power of sale, promissory notes, federal truth-in-lending disclosures and related documents, settlement statements, affidavits, loan applications, and any other documents, instruments, or things deemed necessary in the premises by either the Lender or my Attorney-in-Fact, and to do such other acts as I might or could do in obtaining such mortgage loan.

The rights, powers and authority of my said Attorney-in-Fact herein shall commence and be in full force and effect on the 28th day of June, 2002; the authority conferred herein shall not be affected by disability, incompetency, or incapacity of said principal; and such rights, powers and authority shall remain in force and effect thereafter until the transaction described above is completed. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death shall be binding upon me, my heirs, assigns and personal representatives. This Power of Attorney shall not be revoked as against the Settlement Agent except by written notice thereof actually received by the Settlement Agent at Newman Lees, LLC / Magnolia Title Services, Inc., 300 Office Park Drive, Suite 105, Birmingham, Alabama 35223.

KAB

(Please Initial)

IN WITNESS WHEREOF, as Principal, I have signed this Specific Durable Power of Attorney, this the 26 day of June, 2002 and I have directed that photocopies of this power be made which shall have the same force and effect as the original.

Kimberly Baggett

✓
Magnolia Title

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Acknowledgment

STATE OF Georgia)
)
Muscookee COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Kimberly Bassett, whose name is signed to the foregoing power of attorney, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the specific durable power of attorney, She executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 26 day of June, 2002.



Notary Public

My commission expires: **MY COMMISSION EXPIRES MAY 9, 2000****MY COMMISSION EXPIRES MAY 9, 2008**

This Instrument was prepared by:
Jeffrey Lees
Newman Lees, LLC
300 Office Park Drive, Suite 105
Birmingham, Alabama 35223