

AFFIDAVIT AS TO POWER OF ATTORNEY BEING IN FULL FORCE

,

Before me the undersigned authority personally appeared Shawn D. Baggett, who after being duly sworn, deposes and says:

That, <u>Kimberly Baggett</u>, as principal, did in writing, under date of <u>June 26, 2002</u>, appoint me her true and lawful attorney, and that annexed hereto, and hereby made a part hereof, is a true and correct copy of said power of attorney.

That, as attorney-in-fact of said principal and under and by virtue of said power of attorney, I have this day executed and delivered the following described instruments:

Note, Mortgage and other documents, instruments and papers executed in favor of PHH Mortgage Services Corporation in order to borrow from the said PHH Mortgage Services Corporation the sum of \$112,955.00, and to secure the repayment of said sum, delivered a mortgage with the usual power of sale to the said PHH Mortgage Services Corporation upon the following described real estate situated in Shelby County, 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.

That I hereby represent that the said principal is now alive; that she is now of sound mind; that she has not, at any time, revoked or repudiated the said power of attorney; and that the said power of attorney is still in full force and effect.

That I make this affidavit for the purpose of inducing PHH Mortgage Services Corporation to accept the delivery of the above described instruments, as executed by my principal by me as attorney-in-fact, with full knowledge that the said PHH Mortgage Services Corporation in accepting the execution and delivery of the aforesaid instruments and in paying good and valuable considerations therefore, will rely upon this affidavit.

That I further make this affidavit for the purpose of inducing Fidelity National Title Insurance Company to issue its policy of title insurance insuring the above transaction.

Shawn D. Baggett

Sworn to and subscribed to before me this 28th day of June, 2002.

Notary Public

JEFFREY R LEES
Notary Public, Alabama State At Large
My Commission Expires April 17, 2005

20020719000336680 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 07/19/2002 09:28:00 FILED/CERTIFIED

Magnolia Title (File)