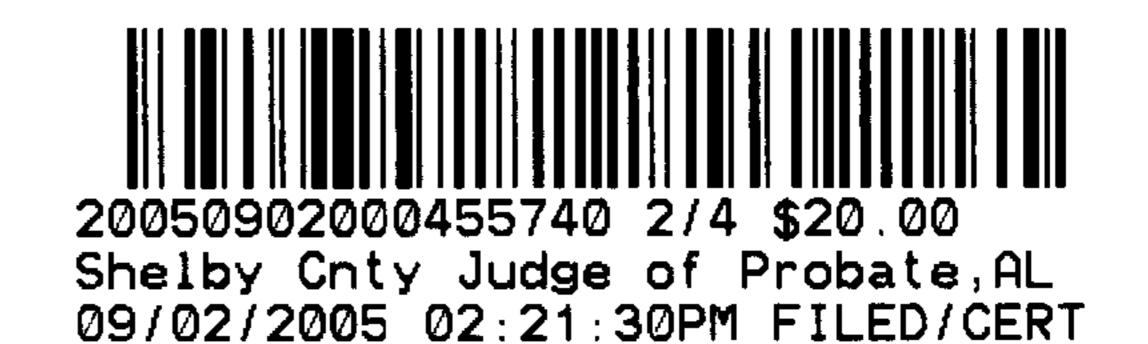


		ed of trust, securit proceed	s.)		
The undersigned borrowe 24 Scott Drive	r(s), whether one	or more, each re	eferred to belo	ow as "I" o	r "me," residing at:
Street A	ddress			<u> </u>	
Leeds	, AL	35094	Shelby		("Present Address"
City	State	Zip		County	( resent Address
New/Used	Year	DCFAT160	Manufacturer's Name		
	ı Cai	DSEAL169			
ZDW-400 Model Name/Model No.		DSEAL16962	В		70x27.6
		Manufacturer'			Length/Width
permanently affixed to the	real property loc				
		Street	Address		
<u>Leeds</u> City	, <u>AL</u>		Shelby	("Proper	ty Address") and as mo

Page 1 of 4

mit.



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.

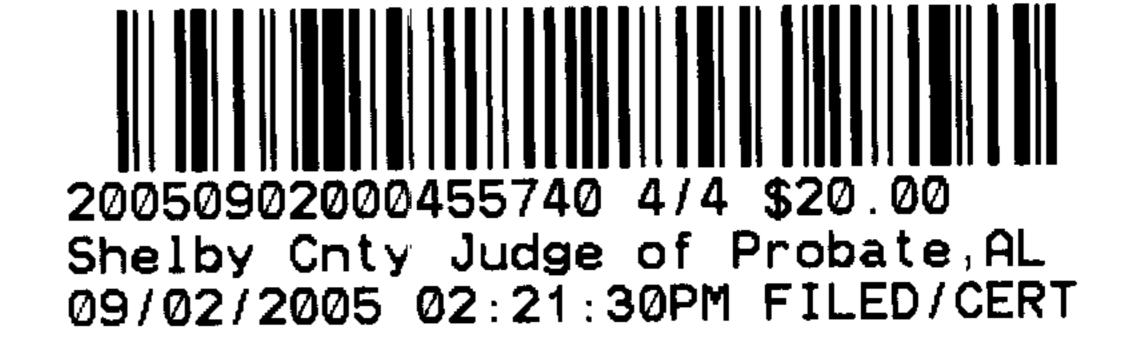
To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third 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.

20050902000455740 3/4 \$20.00 Shelby Cnty Judge of Probate, AL 09/02/2005 02:21:30PM FILED/CERT

WITNESS my hand and seal this	25th day of	August	, 2005
Machael E round		Witness .	Dint.
Michael E Towery Printed Name			
Borrower Journal	4	Witness	spect
Carolyn N. Towery Printed Name			
STATE OF ALABAMA  COUNTY OF SHELBY	) ) ss.:		
On the 25th day of undersigned, a Notary Public in and for said Michael E. Towery and Carpersonally known to me or proved to me on to name(s) is (are) subscribed to the within instrin his/her/their capacity(ies), and that by his/herson on behalf of which the individual(s) at Notary Signature  Terri D. Popert	the basis of satisfument and acknowled her/their signature cted, executed the	appeared Cowery Factory evidence to be the owledged to me that he/s	ha/thar areastad de
Notary Printed Name  Notary Public; State of Alabama Qualified in the County of Shelby My commission expires: Official Seal: My Commission Expires			
January 22, 2008  Drafted By: Youlanda Rogers			

Loan Number: <u>0051690832</u>

## EXHIBIT A



## **Property Description**

A parcel of land situated in the Northeast Quarter of the Northeast Quarter of Section 33, Township 17 South, Range I East, being more particularly described as follows:

Commence at the Northwest corner of the Northeast Quarter of the Northeast Quarter of Section 33, Township 17 South, Range 1 East, Shelby County, Alabama; thence run Southeasterly along the diagonal line, being the Northeast line of Southwest ½ of the Northeast Quarter of the Northeast Quarter of said Section 33, a distance of 979.43 feet to the point of beginning of parcel herein described; thence continue Southeasterly along last described course a distance of 215.13 feet; thence turn right 89 degrees 39 minutes 48 seconds and run Southwesterly a distance of 105.11 feet; thence turn right 24 degrees 35 minutes 33 seconds and continue Southwesterly a distance of 225.83 feet; thence turn right 111 degrees 20 minutes 41 seconds and run Northerly a distance of 307.12 feet; thence turn right 89 degrees 30 minutes 00 seconds and run Easterly a distance of 129.74 feet to the point of beginning.

Situated in Shelby County, Alabama.

The above-described real property includes a manufactured home permanently affixed to said land. Said home is described as follows:

Year: 2005

Manufacturer: Southern Energy Homes

Model: ZDW-400

Serial Numbers: DSEAL16962A and DSEAL16962B

Size: 76x27.6

MI.