



20051012000531620 1/5 \$23.00  
Shelby Cnty Judge of Probate, AL  
10/12/2005 11:15:12AM FILED/CERT

RECORDING REQUESTED BY  
LSI, a division of Chicago Title Insurance  
Company  
700 Cherrington Parkway  
Coraopolis, PA 15108

Prepared By: Mark Luedtke  
FNB Bank  
600 W. St. Germaine St. Ste. 200  
St. Cloud, MN 56301

LIMITED POWER OF ATTORNEY

APN: 139300000001022

1524566

Caution: this is an important document. It gives the person whom you designate (your "Agent" also called "Attorney in Fact") broad powers for a specific transaction, to handle your property during a certain period of time, which may include powers to mortgage your real property with advance notice to you by web 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, a health care proxy to do this. If there is anything about this form that you do not understand, you should ask an attorney to explain it to you.

BE IT KNOWN, that Dwight Brooks, "unmarried" (u)

whose address is 211 Moss Bend Dr  
Helena, AL 35080

has made and appointed, and by these presents does make and appoint the following persons who are employees of LSI, namely: Greg Perdziola, Shannon Obringer, Donald Komoroski, Michael Martin and Steve Trunick each of whom may act separately, whose addresses are C/O LSI, at 700 Cherrington Parkway, Coraopolis PA 15108, my/our true and lawful attorney in fact (also called agent) for them and in their name, place and stead, for the following specific and limited purposes:

- (1) Refinancing of the Real Estate located at 211 Moss Bend Dr, Helena, AL 350807204, and to be refinanced with Ing Direct - Home Equity-ohel, said refinancing to occur on or about August 16, 2005 in an amount approximately \$ 50,000.00 .
- (2) To mortgage, finance, refinance, hypothecate, assign, transfer, and in any manner deal with the real estate to effectuate the above referenced refinancing (which may also be called "banking transactions" under state statute);
- (3) To execute, acknowledge, and deliver escrow instructions, and all Closing Documents which including but not limited to: Notes, Deeds, Mortgages/Deeds of Trust, Subordinations, security instruments, riders, attachments and addenda, including any documents necessary or requested as part of this transaction by Title Insurer, Lender or the other parties to the transaction, those documents needed by governmental and taxing authorities, covenants, agreements and assignments of agreements, assignments of mortgages, assignments of

10/12/2005



deeds of trust, to secure the referenced indebtedness, lien waivers, encumbrance or waiver of homestead and any marital rights necessary to obtain the financing, settlement statements, truth in lending disclosures, loan applications, HUD 1 and other written instruments of whatever kind and nature, all upon such terms and conditions as said attorney in fact (also called agent) shall approve.

Further giving and granting said attorney in fact (also called agent), 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 (setout herein) as fully, to all intents and purposes, as might or could be done if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney in fact (also called agent) should lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall become effective immediately, and shall not be affected by my subsequent disability, incapacity or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue until the Mortgage/Deed of Trust is recorded in the appropriate office. I may revoke this Power of Attorney at any time by providing written notice to my Attorney in Fact (also called agent), however such revocation shall not be effective as to third parties acting in reliance upon this 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 Power of Attorney is limited to a specific refinance, and the powers noted 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 matters are fully accomplished.

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 THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, 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.

Dated Aug 11, 2005 at Shelby Co., ALA.

Dwight Brooks  
Dwight Brooks

Partial Password 4566

Witness: \_\_\_\_\_

Witness: \_\_\_\_\_

printed name of witness: \_\_\_\_\_  
(if required)

printed name of witness: \_\_\_\_\_  
(if required)

Specimen signature of AGENT/Attorney in Fact:

Shannon Obringer  
Shannon Obringer





20051012000531620 3/5 \$23.00  
Shelby Cnty Judge of Probate, AL  
10/12/2005 11:15:12AM FILED/CERT

State of Alabama  
County of Shelby

On the 11<sup>th</sup> day of Aug in the year 2005 before me, the undersigned, personally appeared Dwight Brooks, 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 upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the city/township of Helena, County of Shelby State/Commonwealth of Alabama.

WITNESS my hand and official seal in the county and state aforesaid this 11<sup>th</sup> day of August, 2005.

Rhonda Marie  
Notary Public Rhonda Marie

My Commission Expires: 10-7-05

Address: 2321 Hwy 150, Ste. 201  
Hoover, AL 35080

20051012000531620 4/5 \$23.00  
Shelby Cnty Judge of Probate, AL  
10/12/2005 11:15:12AM FILED/CERT

### ACKNOWLEDGMENT OF ATTORNEY-IN-FACT

I, AGENT, have read the attached power of attorney and am the person identified as the attorney-in-fact (the "agent") for the principal. 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 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.

Shannon Obringer  
**AGENT**  
Shannon Obringer  
Signature of Attorney-in-Fact  
8-16-05  
Date

200507180270  
After recording, return  
recording information to:  
American Title Inc.  
P.O. Box 390190  
Omaha, NE 68139

Loan #: 5236679

Borrower: Ruth C. Brooks and Dwight Brooks


  
20051012000531620 5/5 \$23.00  
Shelby Cnty Judge of Probate, AL  
10/12/2005 11:15:12AM FILED/CERT

EXHIBIT A

LEGAL DESCRIPTION

The following described real property in the County of Shelby, State of Alabama:

Lot 19, according to the Survey of Moss Bend, as recorded in Map Book 14, Page 67 A, B & C, in the Probate Office of Shelby County, Alabama.

Being the same parcel conveyed to Ruth C. Brooks and Dwight Brooks, from Tim Mosko and Ashley Mosko, by virtue of a Deed dated 07/27/99, recorded 07/27/99, as Instrument No. 99-31159, County of Shelby, State of Alabama.

Assessor's Parcel No: 139300000001022