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Shelby Cnty Judge of Probate, AL  
01/11/2008 01:18:23PM FILED/CERT

Prepared by:  
Gael Uhlig  
First American Title Insurance Company  
Lenders Advantage  
1100 Superior Avenue  
Suite 200  
Cleveland, OH 44114  
(216) 241.1278

# LIMITED POWER OF ATTORNEY

13783715

I/We RICHARD W. RITZ, TRUSTEE OF THE RITZ FAMILY TRUST and ROSE MARIE RITZ, TRUSTEE OF THE RITZ FAMILY TRUST Borrower/Co-Borrower of 126 HEATHER LN PELHAM, AL 35124, hereby irrevocably appoint First American Title Insurance Company, with an address of 1100 Superior Avenue, Suite 200, Cleveland, OH 44114, or any officer thereof, as my/our true and lawful Attorney-In-Fact with full authority to execute and record in my/our name, place and stead, any and all applications, mortgages, deeds of trust, security instruments, affidavits, certificates, or other documents incident to the loan made by Navy Federal Credit Union to me/us and/or to record the Mortgage, Deed of Trust, or other Security Instrument evidencing the security interest granted by me/us to Navy Federal Credit Union, or its assignee, in the property which currently has the address of 126 HEATHER LN PELHAM, AL 35124, and to do such other things as may be necessary and proper pertaining to the recording of such Mortgage, Deed of Trust, or other Security Instrument. This Limited Power of Attorney shall not terminate or otherwise be affected by our subsequent disability or incapacity.

This Power of Attorney is applicable to Reference/Order Number: 8015492187 / 35774664

I/We hereby ratify and confirm all actions which may be taken by my/our Attorney-In-Fact consistent with this Limited Power of Attorney.

GRANTOR(S):

*RR Trustee*  
Richard W. Ritz Date 1-3-08

RICHARD W. RITZ, TRUSTEE OF THE RITZ  
FAMILY TRUST

STATE OF Alabama )

) SS.

COUNTY OF Shelby )

*RR Trustee*  
Rose Marie Ritz Date 1-03-08

ROSE MARIE RITZ, TRUSTEE OF THE RITZ  
FAMILY TRUST

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that RICHARD W. RITZ, TRUSTEE OF THE RITZ FAMILY TRUST and ROSE MARIE RITZ, TRUSTEE OF THE RITZ FAMILY TRUST, whose name is signed to the foregoing, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, RICHARD W. RITZ, TRUSTEE OF THE RITZ FAMILY TRUST and ROSE MARIE RITZ, TRUSTEE OF THE RITZ FAMILY TRUST executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 3rd day of January, 20 08.

Angel Moore  
Notary Public

