

20111123000356030 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
11/23/2011 01:51:23 PM FILED/CERT

Prepared by:
John Baumbick
First American ELS-Lenders Advantage
1100 Superior Avenue, Suite 200

Cleveland, OH 44114
866-687-6758

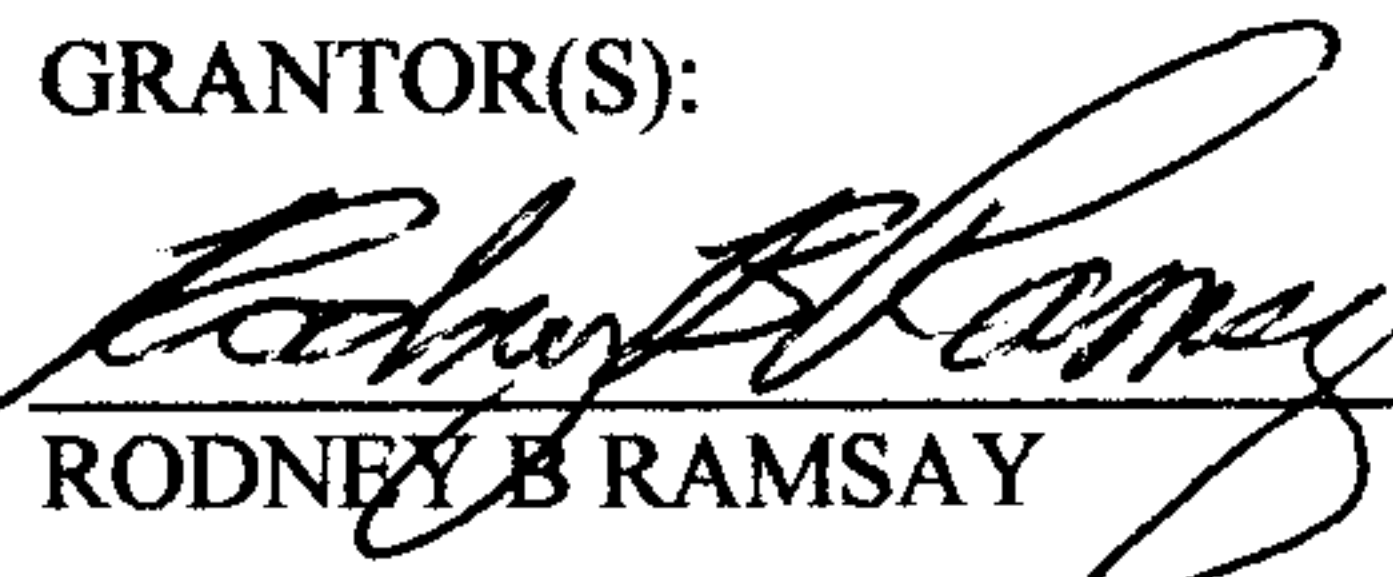
LIMITED POWER OF ATTORNEY

I/We RODNEY B RAMSAY Borrower/Co-Borrower of 3092 Brookhill Dr. Birmingham, AL 35242, hereby irrevocably appoint First American Title Insurance Company, with an address of 3 First American Way, Santa Ana, CA 92707, 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 that I agree to on websigning.com incident to the loan made by BB&T 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 BB&T, or its assignee, in the property which currently has the address of 3092 Brookhill Dr. Birmingham, AL 35242, 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: 9140624656-5998 / 914062465.

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.

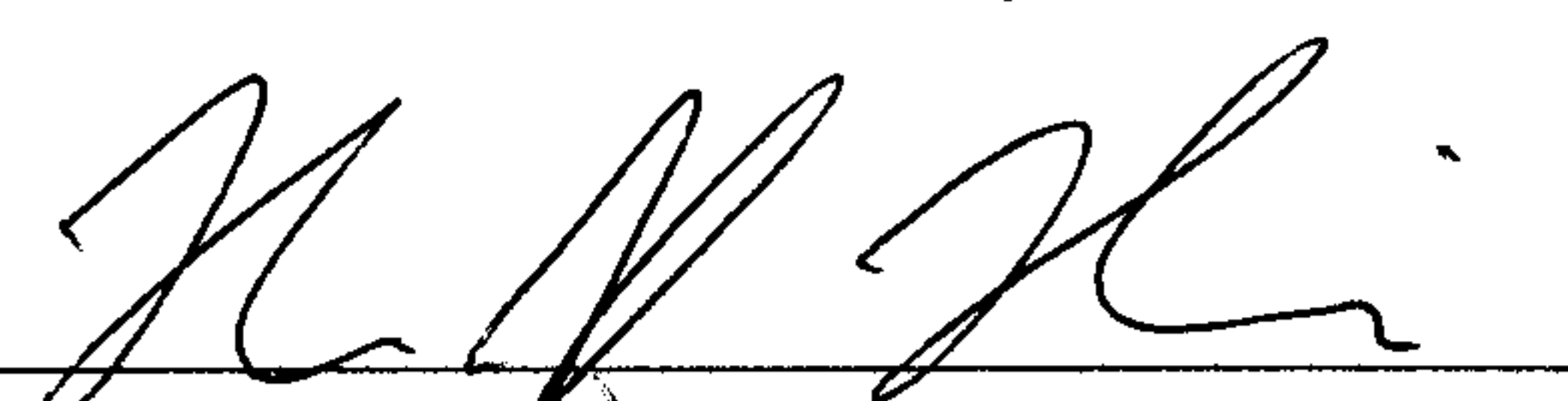

GRANTOR(S):

 Dated 11-14-11 _____ Dated _____
RODNEY B RAMSAY

STATE OF ALABAMA)
) SS.
COUNTY OF SH-CLBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that RODNEY B RAMSAY, 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, RODNEY B RAMSAY executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 14th day of November, 20 11.

Notary Public 
 Frank Jeffrey Fabian
Notary Public State of AL
My Comm. Expires April 12, 2015



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EXHIBIT A

SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA:

LOT 48, ACCORDING TO THE MAP AND SURVEY OF MEADOW BROOK, 17TH
SECTOR, AS RECORDED IN MAP BOOK 9, PAGE 158 A AND B, IN THE
PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.


BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO RODNEY B.
RAMSAY AND LESLIE SUSAN RAMSAY FOR AND DURING THEIR JOINT
LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE
SURVIVOR OF THEM FROM JOYCE TAYLOR DAVENPORT WILLIAM KIRK
DAVENPORT, AS WIFE AND HUSBAND BY DEED DATED 05/16/2008 AND
RECORDED 05/23/2008 IN INSTRUMENT NO. 20080523000210720, IN
THE LAND RECORDS OF SHELBY COUNTY, ALABAMA.

PPN: 10-1-01-0-001-001-088
RODNEY B. RAMSAY AND LESLIE SUSAN RAMSAY FOR AND DURING
THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM,
THEN TO THE SURVIVOR OF THEM

3092 BROOKHILL DRIVE, BIRMINGHAM AL 35242
Loan Reference Number : 91406246565998/8616764
First American Order No: 44252754
Identifier:



When Recorded, Return to:
First American Mortgage Services
1100 Superior Avenue, Suite 200
Cleveland, OHIO 44114

 RAMSAY
44252754

AL

FIRST AMERICAN ELS
POWER OF ATTORNEY

