

20140127000026400 1/4 \$23.00  
Shelby Cnty Judge of Probate, AL  
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When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117

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\_\_\_\_\_

79209673  
rec 1st

**REAL PROPERTY AND MANUFACTURED HOME LIMITED POWER OF ATTORNEY**

(To execute or release title, mortgage or deed of trust, security filing, transfer of equity and insurance documents and proceeds.)

The undersigned borrower(s), whether one or more, each referred to below as "I" or "me," residing at:

185 JOHNSON ST  
Street Address

WILSONVILLE, AL 35186 ("Present Address").  
City, State Zip, County

I am the Buyer/Owner of the following manufactured home (the "Manufactured Home"):

New/Used	Year	Manufacturer's Name	Model Name or Model No.	Length x Width
USED	2004	FLEETWOOD	MEADOWBROOK NA	056 x 027
		TNFL327A28475MB12	TNFL327B28475MB12	
		Serial No.	Serial No.	Serial No.

permanently affixed to the real property located at 185 JOHNSON ST  
Street Address

WILSONVILLE, SHELBY, AL 35186 ("Property Address") and as more  
City, County, State Zip



particularly described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, WELLS FARGO BANK, N. A.

("Lender"), its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any way which I could do, if I were personally present, with full power of substitution and delegation, (1) 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 implement the terms and provisions of the Security Instrument dated AUGUST 30, 2013 executed by me in favor of Lender, (2) to complete, execute and deliver, in my name or in Lender's name, any and all forms, certificates, assignments, designations, releases or 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.

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Initial: 

NMFL # 7110 (MALA) Rev 2/4/2008



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WITNESS my hand and seal this 30 day of AUGUST 2013.

Debra L. Smith

Borrower  
DEBRA SMITH

Witness

Ricky Smith

Borrower  
RICKY SMITH

Witness

Borrower

Witness

Borrower

Witness

STATE OF ALABAMA )  
 ) ss.:  
COUNTY OF SHELBY )

On the 30 day of AUGUST in the year 2013  
before me, the undersigned, a Notary Public in and for said State, personally appeared  
DEBRA SMITH AND RICKY SMITH / ALIDL  
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 on behalf of which the individual(s) acted, executed  
the instrument.

[Signature]  
Notary Signature

WALTER C. WERRIAM JR  
Notary Printed Name

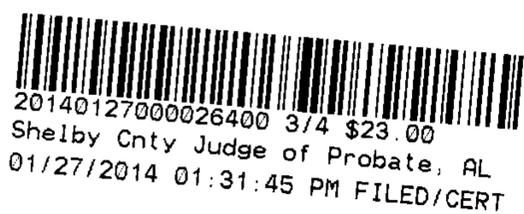
Notary Public, State of ALABAMA

Qualified in the County of SHELBY

My Commission expires: \_\_\_\_\_

Official Seal: My Commission Expires  
February 1, 2014

Drafted By: JENELLE DOUGLAS [ ] Check if Construction Loan



File No.: 198115086313

**EXHIBIT "A"**

The following described real property located in County of Shelby, State of Alabama; being more particularly described as follows:

Commence at the Northeast corner of the Northeast 1/4 of the Southwest 1/4 of Section 1 Township 21 South, Range 1 East, Shelby County, Alabama; Thence North 89° 56' 31" West, 353.73 feet to the West right of way of Johnson Road and the POINT OF BEGINNING; Thence along said road South 09° 47' 31" West, 86.24 feet; Thence leaving said road North 89° 56' 31" West, 199.32 feet; Thence South 00° 02' 22" West, 220.58 feet; Thence South 88° 43' 07" West, 249.81 feet; Thence N 11° 15' 53" East, 317.47 feet; Thence South 89° 56' 31" East, 401.87 feet to the POINT OF BEGINNING. Said parcel containing 1.95 acres more or less.

Being the same property conveyed by deed from Clifford C. Hronek, a single person to Ricky J. Smith and wife, Deborah L. Smith, dated 6/28/2007, recorded 7/12/2007 in Instrument No. 20070712000327340.

Property Address: 185 Johnson Street, Wilsonville, AL 35186

APN: 20-01-01-3-001-002.000



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