

Record and Return [] by Mail [] by Pickup to:

FINAL DOCS N0012-01B

6200 PARK AVENUE

DES MOINES, IA 50321

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:

5460 SUNRISE DRIVE

Street Address

BIRMINGHAM, AL 35242

City, State Zip, County

("Present Address").

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

USED	1999	PALM HARBOR	NA 4532	076 x 030
New/Used	Year	Manufacturer's Name	Model Name or Model No.	Length x Width
PH1410578A		PH1410578B		
Serial No.		Serial No.	Serial No.	Serial No.

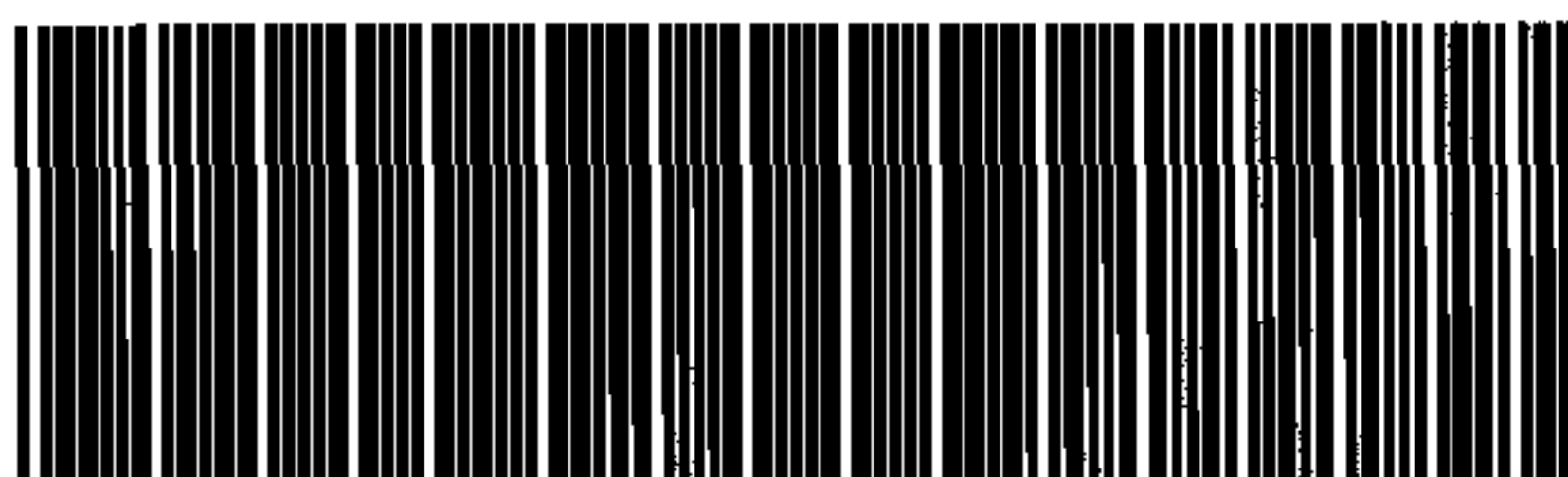
permanently affixed to the real property located at 45630 HWY 25

Street Address

VINCENT, SHELBY, AL 35178

City, County, State Zip

("Property Address") and as more



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

("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 JANUARY 31, 2014 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.

WITNESS my hand and seal this 31st day of January, 2014.

Taylor L Brewer
Borrower
TAYLOR L BREWER

Witness

Carolyn Brewer
Borrower
CAROLYN BREWER

Witness

Borrower

Witness

Borrower

Witness

STATE OF ALABAMA)
COUNTY OF JEFFERSON) ss.:

On the 31st day of January in the year 2014
before me, the undersigned, a Notary Public in and for said State, personally appeared
Taylor L Brewer and Carolyn Brewer
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.

Christa Crow Ketchum
Notary Signature

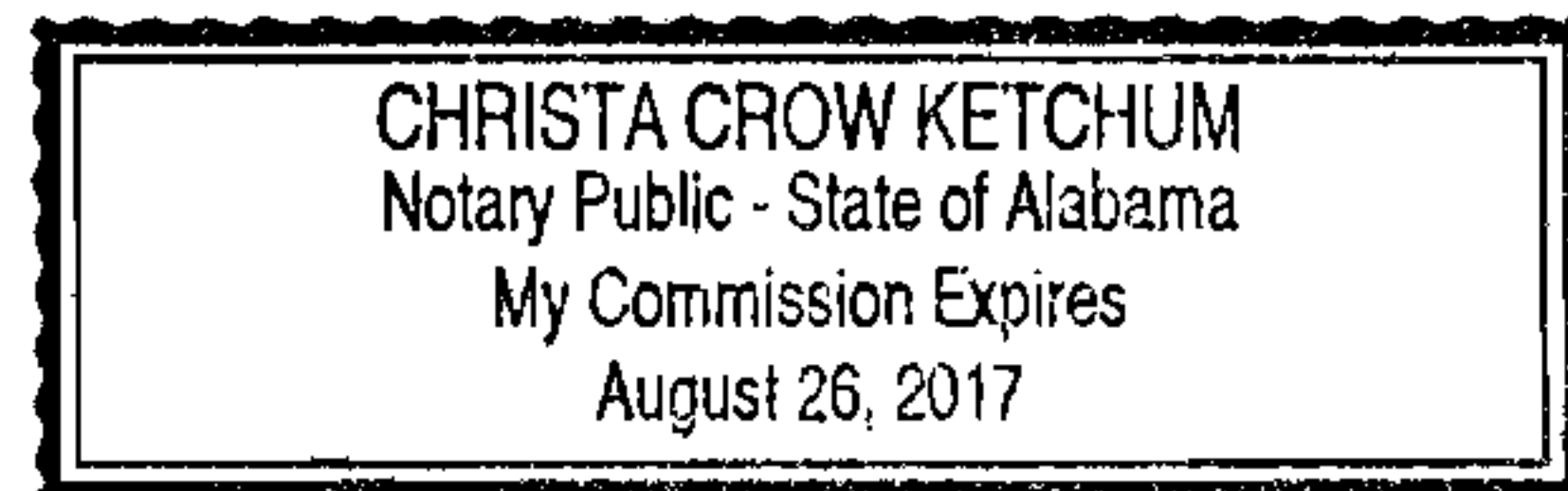
Christa Crow Ketchum
Notary Printed Name

Notary Public, State of Alabama

Qualified in the County of Jefferson

My Commission expires: 08-26-2017

Official Seal:



Drafted By: MARK RONEA X 2410114 [] Check if Construction Loan

EXHIBIT A

PROPERTY DESCRIPTION

The legal description of the Property Address ("Land") is typed below or please see attached legal description:

SEE ATTACHED LEGAL DESCRIPTION

EXHIBIT "A"

PARCEL 1:

Commence at the Northeast corner of the Southeast quarter of the Southwest quarter of Section 34, Township 18 South, Range 2 East, Shelby County, Alabama and proceed South 80 degrees 54' 13" West 2410.45 feet to the point of beginning of herein described parcel of land; thence continue South 80 degrees 54' 13" West 386.00 feet to a point in a curve on the Easterly right-of-way boundary of Alabama Highway No. 25 (ROW 80 feet); thence along a curve to the right with a delta angle of 17 degrees 38 minutes 36 seconds having a radius of 826.00 feet and an arc length of 254.35 feet, with a chord bearing and distance of North 15 degrees 36 minutes 39 seconds West 253.35 feet; thence North 9 degrees 31' 55" West along right-of-way for 72.65 feet; thence North 80 degrees 54' 13" East 400.00 feet; thence South 11 degrees 47' 46" East 324.72 feet, back to the Point of Beginning.

PARCEL 2:

Commence at the Northwest corner of the Northwest quarter of the Southwest quarter of Section 34, Township 18 South, Range 2 East and run South 895.46 feet; thence East 41.3 feet to the East right-of-way of Alabama Highway No. 25 and the Point of Beginning; thence continue East 510.94 feet; thence South 427.0 feet to South line of said ¼-1/4 section; thence West 110.94 feet; thence North 327.0 feet; thence West 400.0 feet to the East right-of-way of Alabama Highway No. 25; thence North along said right-of-way 100.0 feet to the point of beginning, situated in Shelby County, Alabama.

LESS AND EXCEPT THE FOLLOWING:

Commence at the Northwest corner of the Northwest Quarter of the Southwest Quarter of Section 34, Township 18 South, Range 2 East, Shelby County, Alabama; thence South 00 degrees 00 minutes 00 seconds East a distance of 895.46 feet; thence South 89 degrees 23 minutes 57 seconds East a distance of 41.30 feet to the Point of Beginning; thence continue along the last described course a distance of 511.04 feet; thence South 00 degrees 06 minutes 43 seconds West, a distance of 90.61 feet; thence South 89 degrees 18 minutes 31 seconds West, a distance of 113.54 feet; thence North 89 degrees 25 minutes 43 seconds West, a distance of 400.03 feet to a point on the Easterly ROW of Alabama Highway No. 25; thence North 01 degrees 39 minutes 40 seconds East and along said ROW, a distance of 93.39 feet to the Point of Beginning.

FDIC

1: R Green2: A FitchueDate: 12/10/2013

Filed and Recorded
 Official Public Records
 Judge James W. Fuhrmeister, Probate Judge,
 County Clerk
 Shelby County, AL
 02/06/2014 10:01:30 AM
 \$26.00 KELLY
 20140206000033840