

Deed Book 18863 Pg 344  
Filed and Recorded Jun-27-2006 12:14pm  
2006-0124556  
Linda Carter  
Clerk of Superior Court  
DeKalb County, Georgia

## POWER OF ATTORNEY

20150323000088730  
03/23/2015 08:43:50 AM  
POA 1/4

Know that HSBC Mortgage Services Inc., f/k/a Household Financial Services, Inc. ("HSBC"), a Delaware corporation having offices at 636 Grand Regency Boulevard, Brandon, Florida 33510, does hereby make, constitute, and appoint Fidelity National Foreclosure & Bankruptcy Solutions, a Delaware corporation, having offices at 1270 Northland Drive, Suite 200, Mendota Heights, MN 55120 ("Fidelity"), for HSBC's benefit and in HSBC's name, place, and stead, as HSBC's true and lawful attorney-in-fact, with full power of substitution;

HSBC hereby grants to the aforementioned attorney-in-fact authority to act in any manner necessary and proper to exercise the following powers as fully as HSBC might or could do and perform by itself:

In the name of HSBC, to: (a) execute assignments of mortgages or deeds of trust; (b) execute substitutions of trustee in deeds of trust, deeds to secure the debt, or co-ops and other forms of security instruments; (c) execute Affidavits of Non-military Status; (d) execute Affidavits of Judgment; (e) execute Affidavits of Debt; (f) execute conveyance by Special and/or General Warranty or other Deeds; (g) execute Affidavits regarding lost promissory notes; (h) such other documents as may be necessary and proper to carry into effect the powers granted herein or to provide foreclosure and other related default services as requested by HSBC; and (i) provide bankruptcy services in the name of HSBC as follows:

- 1) Prepare Proofs of Claim and Affidavits of Movant in support of motions or other actions based upon and relying on information available in the undersigned's computer system and on information provided by the undersigned's employees;
- 2) Execute Proofs of Claim;
- 3) Perform all acts in furtherance of filing of Proofs of Claim including, but not limited to acts under 11 U.S.C. §501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules;
- 4) Vote for a trustee of the estate of the debtor;
- 5) Vote for a committee of creditors;

Deed Book 42727 Pg 281  
Filed and Recorded Jun-06-2006 03:13pm  
2006-0171457  
Juanita Hicks  
Clerk of Superior Court  
Fulton County, Georgia



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Limited Power of Attorney  
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- 6) Attend the meeting of creditors of the debtor, or any adjournment thereof, and vote on the undersigned's behalf on any question that may be lawfully submitted before creditors in such a meeting;
- 7) Complete, execute, and return a ballot accepting or rejecting a plan (pursuant to HSBC servicing guidelines or business rules); and
- 8) Execute Reaffirmation Agreements approved by HSBC.

for the undersigned in all cases and matters arising under the United States Bankruptcy Code, 11 U.S.C. §101 et seq., and which are duly referred to Fidelity by HSBC for handling.

This Limited Power of Attorney shall be effective September 28, 2004, and shall continue until the earliest of: (a) the date of its revocation by HSBC; (b) December 31, 2007; or (c) the date Fidelity shall have become bankrupt, dissolved, insolvent, or liquidated; it being expressly acknowledged by HSBC that any such acts as may have been performed by the aforementioned attorney-in-fact pursuant to the Limited Power of Attorney on or prior to the date immediately preceding listed events (a) through (c) shall be and remain binding and effective as if any such event or events had not occurred.

IN WITNESS WHEREOF, HSBC, by and through its duly authorized officers, has caused this Limited Power of Attorney to be executed and subscribed in its name as of 2ND NOV, 2004.

HSBC MORTGAGE SERVICES INC., f/k/a  
HOUSEHOLD FINANCIAL SERVICES, INC.

BY:

*James P. McDermott*  
Name: James P. McDermott  
Its: Vice President

County of HILLSBOROUGH  
State of FLORIDA } ss.

Acknowledged before me on 2ND NOV, 2004, by JAMES McDERMOTT  
who says that s/he is the VICE PRESIDENT of the corporation  
named above and is authorized to execute this power of attorney in its behalf.

*Eric Turner*  
Notary Public

Seal:



Eric Turner  
My Commission DD045331  
Expires July 26, 2005

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Deed Book 18863 Pg 346  
Linda Carter  
Clerk of Superior Court  
DeKalb County, Georgia

Deed Book 42727 Pg 283  
Juanita Hicks  
Clerk of Superior Court  
Fulton County, Georgia

SECRETARY'S CERTIFICATE


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The undersigned, being the duly appointed and acting Secretary of Fidelity National Foreclosure & Bankruptcy Solutions, a division of Fidelity National Title Company, a Delaware corporation, (the "Corporation") does hereby certify that the following employees are authorized to execute documents under the Power of Attorney granted to the Corporation by HSBC Mortgage Services Inc., f/k/a Household Financial Services, Inc.:

Greg Allen  
Liquenda Allotey  
Christine Anderson  
Dan Arntsen  
Scott Barnes  
Pam Beck-Janssen  
Mark Cardenas  
Susan Carstensen  
Frank Coon  
Lawrence Dingmann  
Steve Gerths  
Dory Goebel  
Lynn McNamee  
Laura MacIntyre  
Sheryl Newman  
Matthew Rogina  
Scott Topel

Elizabeth Anselmo  
Jennifer Anthony  
John Cody  
Doug Combs  
Joe Edlund  
Jeanelle Gray  
Joyce Helberg  
Thaoke Her  
Craig Hinson  
Sonja Lange  
Jon Menz  
Scott Walter  
Rick Wilken

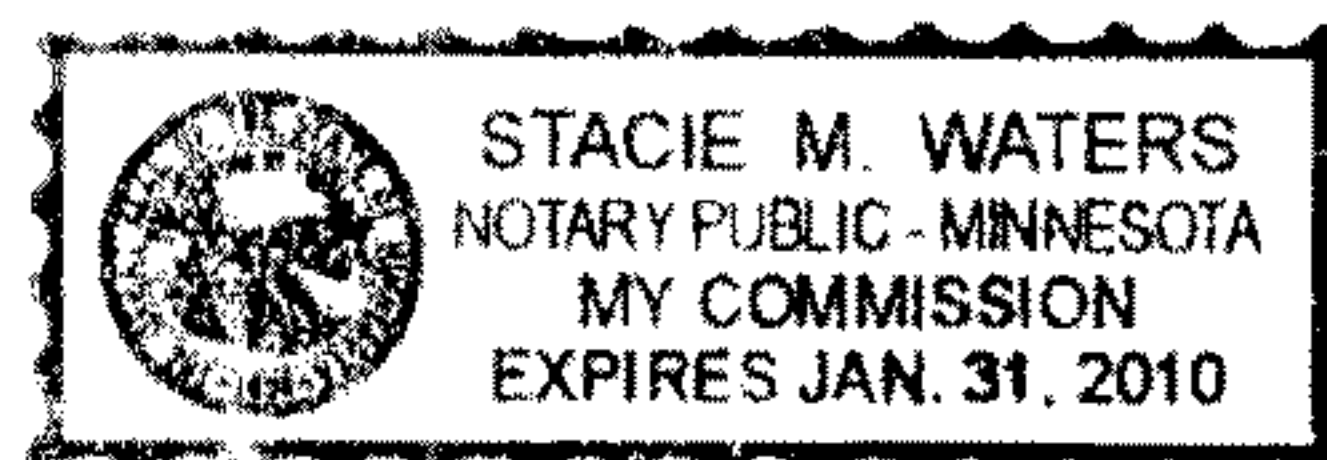
In Witness Whereof, the undersigned has executed this Certificate this 11<sup>th</sup> day of March, 2005.

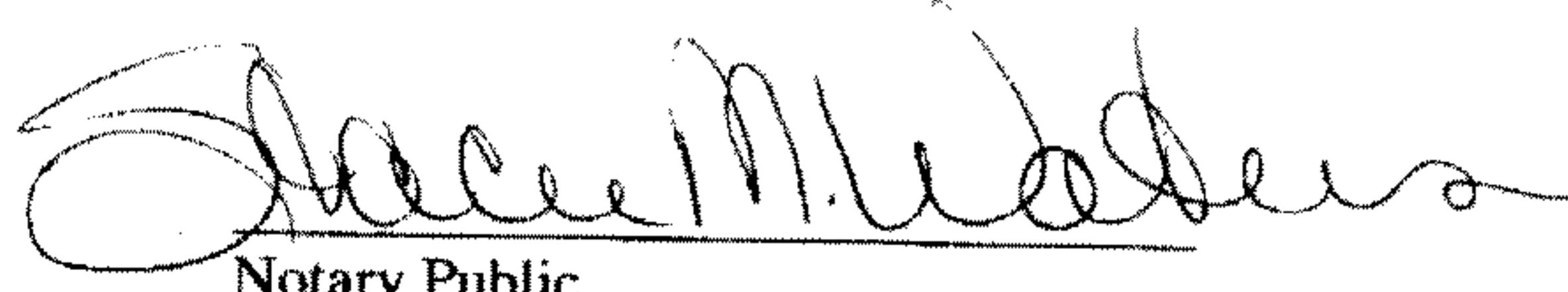
  
Gregory Whitworth, Acting Secretary

  
Witness

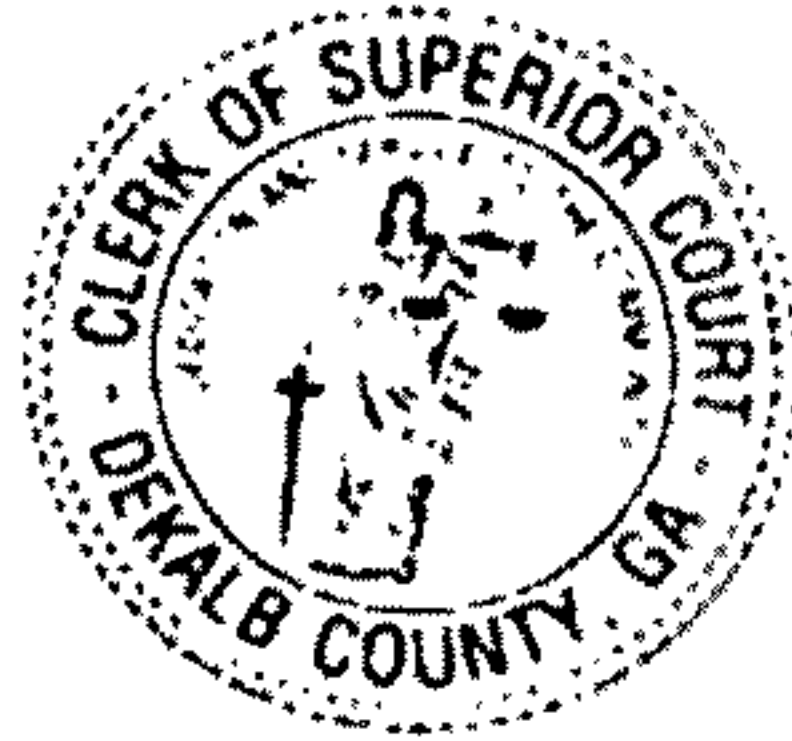
State of Minnesota )  
County of Dakota )

Acknowledged before me this 11<sup>th</sup> day of March, 2005, by Gregory Whitworth, who says that he is the Acting Secretary of the Corporation named above and is authorized to execute this Secretary's Certificate in its behalf.



  
Notary Public





**CLERK OF SUPERIOR COURT**  
207 DEKALB COUNTY COURTHOUSE  
556 NORTH MCDONOUGH STREET  
DECATUR, GEORGIA 30030

**Debra DeBerry**  
**CLERK OF SUPERIOR COURT**


404-371-2836

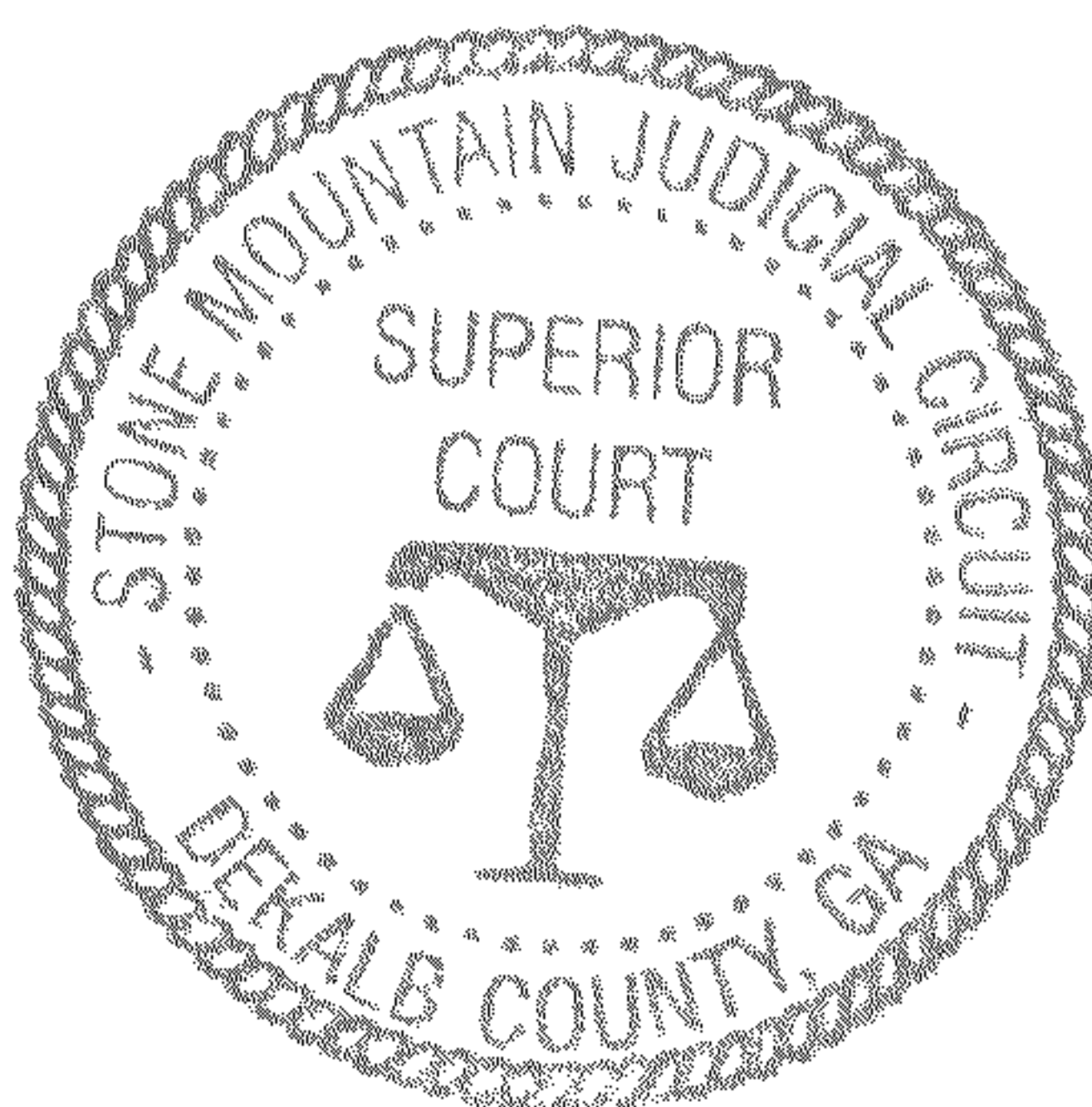
## CERTIFICATION

THIS IS TO CERTIFY THAT THE WITHIN IS A TRUE AND  
CORRECT COPY OF THE ORIGINAL DOCUMENT IN

Deed BK 18863 PG 344-446

THAT IS RECORDED AND ON FILE IN THE CLERKS OFFICE  
THIS 22nd DAY OF December 2014.

  
DEPUTY CLERK



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
03/23/2015 08:43:50 AM  
\$23.00 CHERRY  
20150323000088730

