

When recorded, return to:
Nations Lending Corporation
Attn: Final Document Department
4 Summit Park Drive, Suite 200
Independence, OH 44131

609 360
LOAN #: 305515102993
MIN: 1007560-0000192567-0

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

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

The undersigned borrower(s), **Kayla Williams AND Joseph Williams**

whether one or more, each referred to below as “I” or “me,” residing at:
3280 HIGHWAY 39, Chelsea, AL 35043

(“Mailing Address”).

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

New _____ Used _____ Year **2015** Length **47** Width **30**

Make **Deer Valley**

Model Name or Model No. **DV 6411**

LOAN #: 305515102993

Serial No. AC DUAL 11505845 A/B

Serial No. _____

Serial No. _____

Serial No. _____

permanently affixed to the real property located at

3280 HIGHWAY 39

(Street Address)

Chelsea, AL 35043

(City, State, Zip)

Shelby

(County)

("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,

Nations Lending Corporation, a Corporation

("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 **December 26, 2015** 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.

LOAN #: 305515102993

WITNESS my hand and seal this 26th

day of December, 2015.

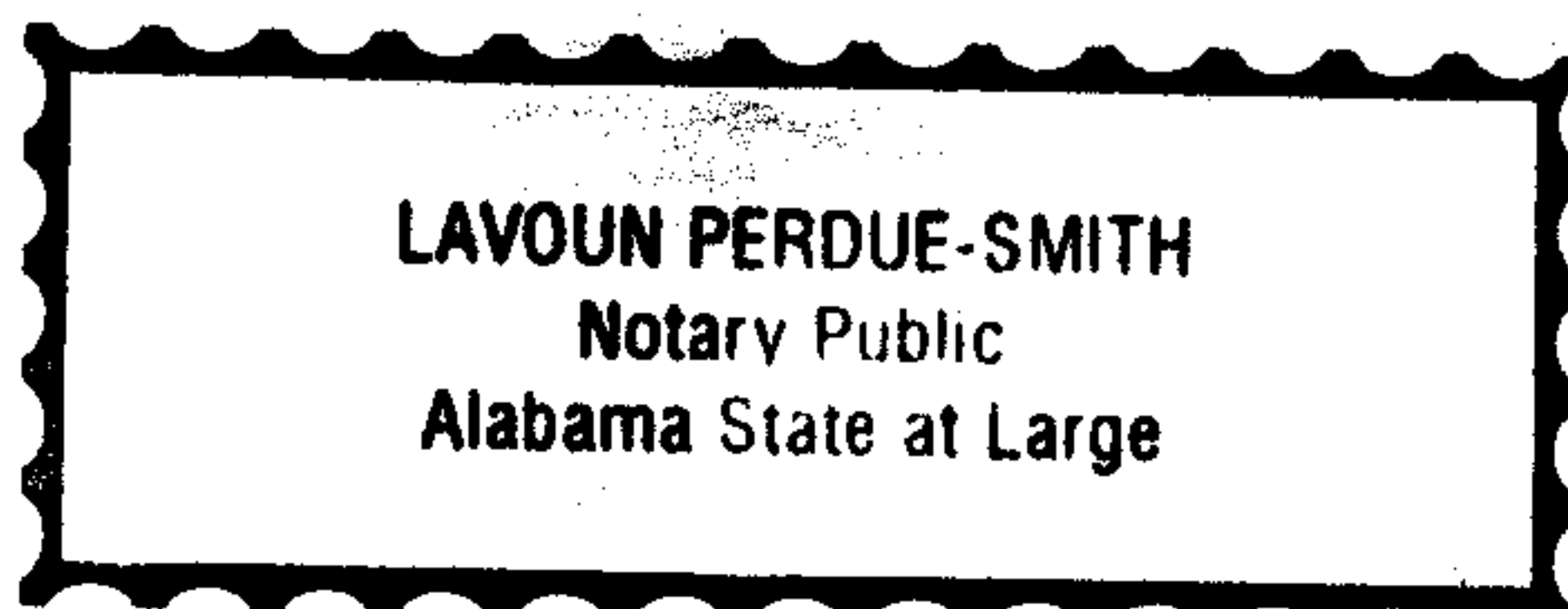
Kayla Williams 12-26-15 (Seal)
KAYLA WILLIAMS DATE

Joseph Williams 12-26-15 (Seal)
JOSEPH WILLIAMS DATE

State of ALABAMA)
County of SHELBY)

On this 26th day of DECEMBER, 2015, I, Lavoun Perdue-Smith, a
Notary Public in and for said county and in said state, hereby certify that KAYLA WILLIAMS
AND JOSEPH WILLIAMS, whose name(s) is/are signed to the foregoing conveyance, and who
is/are known to me, acknowledged before me that, being informed of the contents of the
conveyance, he/she/they executed the same voluntarily and as his/her/their act on the day the
same bears date.

Given under my hand and seal of office this 26th day of DECEMBER, 2015.



Lavoun Perdue-Smith
Notary Public

My Commission Expires: 1/5/16

EXHIBIT "A"

THE FOLLOWING REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:

LOT 5, BLOCK 1 OF GILBERT ESTATES AS SHOWN BY MAP MADE BY FRANK W. WHEELER ON NOVEMBER 20, 1964 AND WHICH SAID LOT IS MORE PARTICULARLY DESCRIBED AS FOLLOWS:

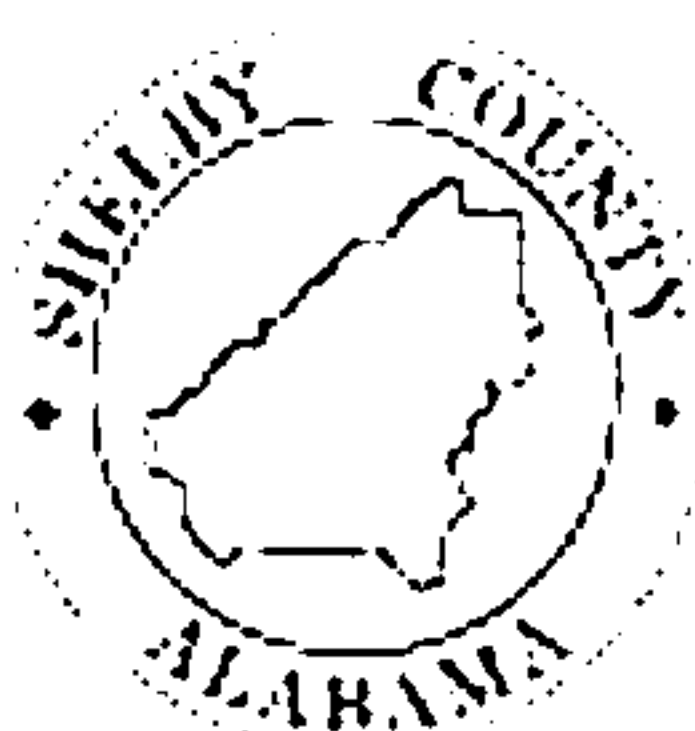
COMMENCE AT THE NW CORNER OF THE E ONE HALF OF THE SE ONE QUARTER OF THE NE ONE QUARTER OF SECTION 4, TOWNSHIP 20 SOUTH, RANGE 1 WEST THENCE RUN SOUTH ALONG THE WEST LINE OF THE E ONE HALF OF THE SE ONE QUARTER OF THE NE ONE QUARTER, A DISTANCE OF 64.62 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH ALONG SAID LINE A DISTANCE OF 68.00 FEET THENCE TURN AN ANGLE OF 13 DEGREES 16 MINUTES TO THE LEFT AND RUN A DISTANCE OF 621.83 FEET TO THE WEST RIGHT OF WAY LINE OF COUNTY HIGHWAY NO. 39, THEFTS TURN AN ANGLE OF 121 DEGREES 18 MINUTES TO THE LEFT AND RUN ALONG SAID RIGHT OF WAY LINE A DISTANCE OF 96.42 FEET; THENCE TURN AN ANGLE OF 1 DEGREE 42 MINUTES 07 SECONDS TO THE LEFT AND RUN ALONG THE ARC OF A CURVE (WHOSE DELTA ANGLE IS 3 DEGREES 24 MINUTES 15 SECONDS TANGENT DISTANCE IS 41.70 FEET, RADIUS IS 1406.15 FEET, LENGTH OF ARC IS 83.48 FEET; THENCE TURN AN ANGLE OF 69 DEGREES 59 MINUTES TO THE LEFT AND RUN A DISTANCE OF 608.04 FEET TO THE POINT OF BEGINNING. SITUATED IN THE E ONE HALF OF THE SE ONE QUARTER OF THE NE ONE QUARTER OF SECTION 4, TOWNSHIP 20 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA.

LOT 6, BLOCK 1 OF GILBERT ESTATE AS SHOWN BY MAP MADE BY FRANK W. WHEELER ON NOVEMBER 20, 1964 AND WHICH SAID LOT IS MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT THE NW CORNER OF THE E ONE HALF OF THE SE ONE QUARTER OF THE NE ONE QUARTER OF SECTION 4, TOWNSHIP 20 SOUTH, RANGE 1 WEST; THENCE RUN SOUTH ALONG THE WEST LINE OF THE E ONE HALF OF THE SE ONE QUARTER OF THE NE ONE QUARTER, A DISTANCE OF 132.52 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE SOUTH ALONG SAID LINE A DISTANCE OF 714.00 FEET TO THE NORTHWEST R.O.W OF COUNTY HIGHWAY NO 39; THENCE TURN AN ANGLE OF 127 DEGREES 11 MINUTES TO THE LEFT AND RUN ALONG THE ARC OF A CURVE, (WHOSE DELTA ANGLE IS 14 DEGREES 46 MINUTES TAN. DIST. IS 88.64 FEET, RADIUS IS 684.06 FEET, LENGTH OF ARC IS 17620 FEET); THENCE TURN AN ANGLE OF 7 DEGREES 23 MINUTES TO THE LEFT AND RUN A DISTANCE OF 3.58 FEET; THENCE TURN AN ANGLE OF 58 DEGREES 42 MINUTES TO THE LEFT AND RUN A DISTANCE OF 621.83 FEET TO THE POINT OF BEGINNING; SITUATED IN E ONE HALF OF THE SE ONE QUARTER OF THE NE ONE QUARTER OF SECTION 4, TOWNSHIP 20 SOUTH, RANGE 1 WEST, SHELBY COUNTY, ALABAMA.

INCLUDED WITH PROPERTY: 2015 DEER VALLEY MANUFACTURED HOUSING UNIT, 60FT X 30FT (L X W), MODEL NO. DVD6411, HAVING SERIAL NUMBER ACDVAL11505845AB AND HUD LABEL NO. NTA 1659209 AND NTA 1659210, PERMANENTLY AFFIXED TO THE ABOVE REFERENCED PROPERTY.

P.I.D#: 15-2-04-0-001-024.000



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
01/25/2016 08:47:37 AM
\$23.00 CHERRY
20160125000023450

A handwritten signature in black ink, appearing to be "J. W. Fuhrmeister", is written over the bottom right of the official text block.