

**20161005000366690**  
**10/05/2016 01:49:01 PM**  
**POA 1/4**

**Prepared By And Return To:**  
**J. G. WENTWORTH HOME LENDING, LLC**  
**3350 Commission Court**  
**Woodbridge, VA 22192**

**SPECIFIC POWER OF ATTORNEY**

**STATE OF ALABAMA**

**COUNTY OF SHELBY**

**KNOW ALL BY THESE PRESENTS**, that I, **HENRY L. BORKOWSKI**, presently residing at 4342 Milner Road West, Birmingham, AL 35242, have made, constituted and appointed, and by these presents do make, constitute and appoint **ELLA R. BORKOWSKI**, also of 4342 Milner Road West, Birmingham, AL 35242, as my true and lawful Attorney-in-Fact, with power and authority to sign my name and do all the things necessary and proper which shall be as binding on me as fully and to all intents and purposes as if done by my personally, and I hereby ratify and confirm all that my said Attorney-in-Fact may lawfully do and perform by virtue of these presents in reference to my ownership in certain real estate being more particularly described as:

**Please see attached "Exhibit A"**

Commonly known as 4342 Milner Road West, Birmingham, AL 35242

This Power of Attorney is not limited by, but specifically grants the right to:

- 1) close on that property know as 4342 Milner Road West, Birmingham, AL 35242 pursuant to that refinance.
- 2) enter into a Mortgage or Deed of Trust in favor of J. G. Wentworth Home Lending, LLC and/or its successors or assigns as their interest may appear ("ISAOA/ATIMA"), as loan number 442643.

- 3) Execute Loan Estimates, Closing Disclosures, Agency or Government Sponsored Enterprise documents, Truth-in Lending, RESPA forms and any other documents which would be necessary to close said loan in favor of J. G. Wentworth Home Lending, LLC and/or ISAOA/ATIMA.

The foregoing Power of Attorney if a power coupled with an interest, is and shall be irrevocable, shall survive my death or incapacity, and shall continue in full force and effect until 30 days have passed from the recording of the same in the Official Land Records of Shelby County, Alabama. This power of attorney shall not terminate on or be affected by the disability or incapacity of the principal.

(THE REMAINDER OF THIS PAGE LEFT INTENTIONALLY BLANK)

IN WITNESS WHEREOF, I have signed, sealed and delivered this instrument, this

17<sup>th</sup> day of September, ~~2010~~  
2016

[Signature]  
Witness

[Signature]  
Witness

Henry L. Borkowski  
HENRY L. BORKOWSKI

STATE OF Alabama

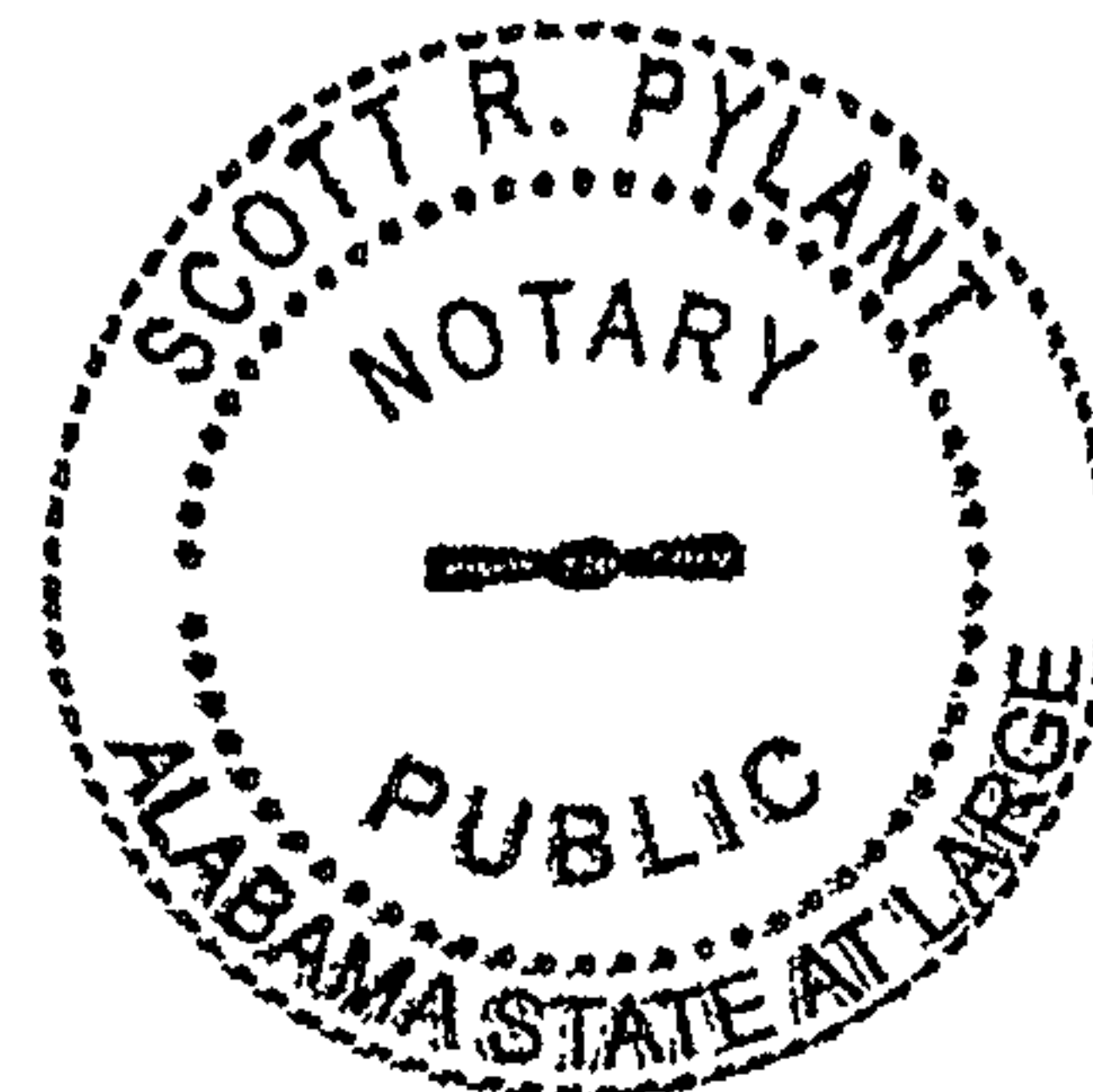
COUNTY OF Shelby

I, Scott R. Pylant, a Notary Public, in and for said County and State, hereby certify that, Henry L. Borkowski, whose name(s) is/are signed to the forgoing conveyance, and who is known to me, acknowledged before me this day that, he/she/they being informed of the contents of the conveyance, executed the same voluntarily on the day the same bears date.

Given under my hand and seal, this 17 day of September, 2016.

[Signature]  
Notary Public

My commission Expires ~~On~~ My Commission Expires 4/17/2017



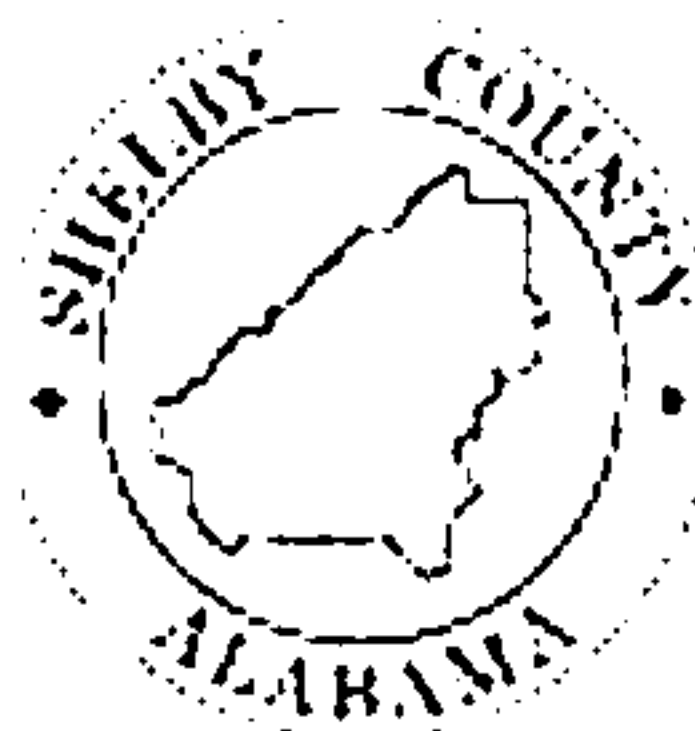
“EXHIBIT A”

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, CITY OF BIRMINGHAM, STATE OF ALABAMA, AND IS DESCRIBED AS FOLLOWS:

LOT 159, ACCORDING TO THE FINAL RECORD PLAT OF GREYSTONE FARMS, MILNER’S CRESCENT SECTOR, PHASE 3, AS RECORDED IN MAP BOOK 23, PAGE 71, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PARCEL ID #03-8-33-0-009-038000

THIS BEING THE SAME PROPERTY CONVEYED TO HENRY L. BORKOWSKI AND ELLA R. BORKOWSKI, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP FROM BENSON CUSTOM HOMES, INC., A CORPORATION IN A DEED DATED DECEMBER 28, 1998 AND RECORDED JANUARY 12, 1999 AS INSTRUMENT NO. 1999-01504.



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
10/05/2016 01:49:01 PM  
\$24.00 DEBBIE  
20161005000366690

A handwritten signature in black ink, appearing to be "J. W. Fuhrmeister", is written over the printed name of the Probate Judge.