

20170908000326920  
09/08/2017 07:46:49 AM  
POA 1/4

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

LOAN #: 30551706018557  
MIN: 1007560-0000366633-0

**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), **Garrett N Carden AND Brandy Carden**

whether one or more, each referred to below as "I" or "me," residing at:  
**351 Brasher Road, Chelsea, AL 35043**

("Mailing Address").

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

New \_\_\_\_\_ Used ☒ Year 1999 Length 27 Width 19

Make Fleetwood

Model Name or Model No. \_\_\_\_\_

Ellie Mae, Inc.

Page 1 of 3

Initials: GC BC  
GMANPRDU 1114  
GMANPRLU (CLS)  
08/23/2017 01:55 PM PST



LOAN #: 30551706018557

Serial No. TNFLX26A/891893HL12

Serial No. \_\_\_\_\_

Serial No. \_\_\_\_\_

Serial No. \_\_\_\_\_

permanently affixed to the real property located at

**351 Brasher Road**

(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 **August 25, 2017** 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 #: 30551706018557

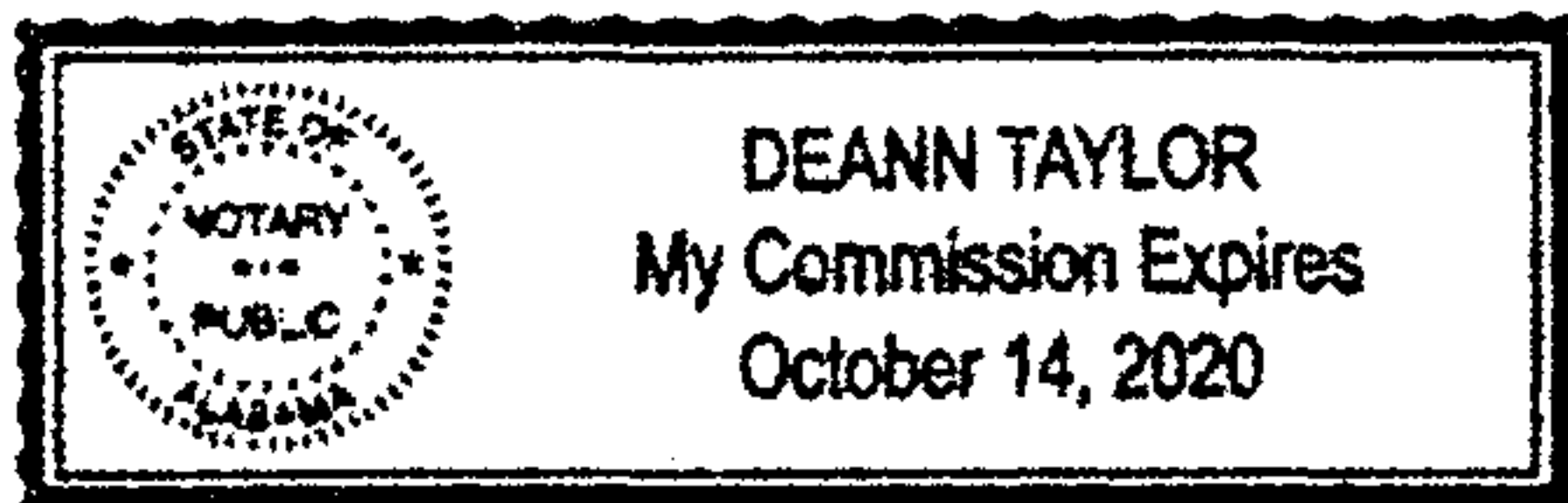
WITNESS my hand and seal this 25th day of August, 2017.

*Garrett N Carden* 25 Aug-17 (Seal)  
GARRETT N CARDEN DATE

*Brandy Carden* 08-25-17 (Seal)  
BRANDY CARDEN DATE

State of ALABAMA )  
County of SHELBY )

On this 25th day of AUGUST, 2017, I, *DeAnn Taylor*, a Notary Public in and for said county and in said state, hereby certify that GARRETT N CARDEN AND BRANDY CARDEN, 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 25th day of AUGUST, 2017.



*DeAnn Taylor*  
Notary Public  
My Commission Expires: *10/14/2020*



**EXHIBIT "A"**

**LEGAL DESCRIPTION**

File No: 08-01508760

**20170908000326920 09/08/2017 07:46:49 AM POA 4/4**

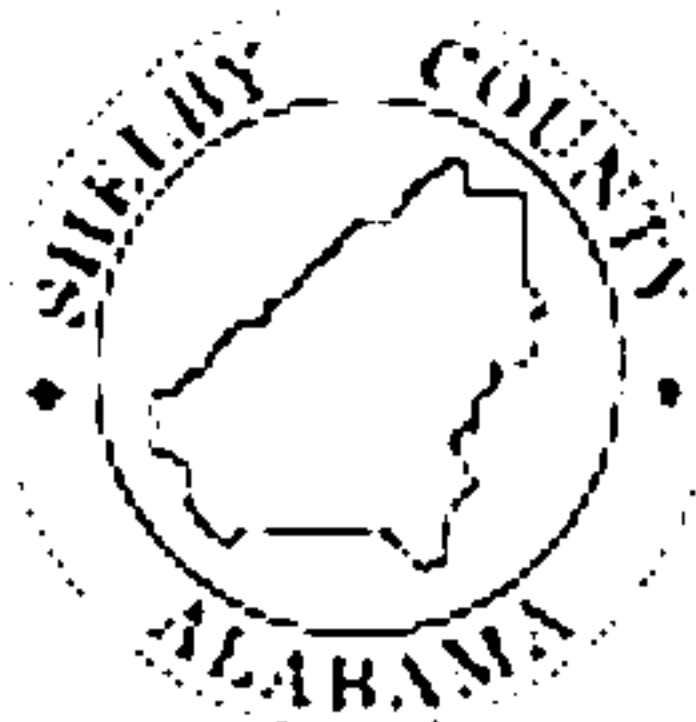
THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:

BEGINNING AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 12, TOWNSHIP 20 SOUTH, RANGE 2 WEST, SHELBY COUNTY, ALABAMA, AND RUN THENCE NORTH 01 DEGREES 28 MINUTES 50 SECONDS WEST ALONG THE WEST LINE OF SAID QUARTER-QUARTER SECTION A DISTANCE OF 443.73 FEET TO A FOUND REBAR CORNER; THENCE RUN SOUTH 89 DE G. 3 6 MINUTES 39 SECONDS EAST A DISTANCE OF 196.46 FEET TO A SET REBAR COMER IN THE EDGE OF A CHERT DRIVEWAY; THENCE RUN NORTH 01 DEGREES 28 MINUTES 49 SECONDS WEST A DISTANCE OF 221.43 FEET TO AN UNSET COMER IN A SMALL POND OR LAKE; THENCE RUN SOUTH 89 DEGREES 19 MINUTES 41 SECONDS EAST A DISTANCE OF 197.69 FEET TO A SET REBAR CORNER; THENCE RUN SOUTH 01 DEGREES 28 MINUTES 49 SECONDS EAST A DISTANCE OF 664.29 FEET TO A FOUND 1" CRIMPED PIPE COMER ON THE SOUTH LINE OF SAID QUARTER-QUARTER SECTION; THENCE RUN NORTH 89 DEGREES 35 MINUTES 45 SECONDS WEST ALONG SAID QUARTER-QUARTER LINE A DISTANCE OF 394.12 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH A MANUFACTURED HOME, 1999 40X27 SERIAL N. TNFLX26A/B 91893HL124403A.

APN:14 1 12 0 000 008.000

BEING THE SAME PROPERTY CONVEYED TO GARRETT N. CARDEN AND BRANDY CARDEN, FOR AND DURING THEIR JOINT LIVES, THEIR JOINT LIVES AND, UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR BY DEED FROM LADON D. HARTZOG AND BETTY S. HARTZOG, HUSBAND AND WIFE RECORDED 07/21/2015 IN INSTRUMENT 20150721000247030, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
09/08/2017 07:46:49 AM  
\$24.00 CHERRY  
20170908000326920

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