

ENVELOPE



**2008042499 00103**

FORSYTH CO, NC FEE \$35.00  
PRESENTED & RECORDED:

**08-18-2008 11:39 AM**

KAREN GORDON  
REGISTER OF DEEDS  
BY: BETTY C CAMPBELL  
DPT

**BK: RE 2850**

**PG: 1494-1501**

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**Limited Power of Attorney  
Andrea L. Tate**

4576109

**Prepared by:  
Jason Potter  
LSI  
700 Cherrington Parkway  
Coraopolis, PA. 15108  
(800) 722-0300**

Please Record & Return To:  
LSI  
700 Cherrington Parkway  
Coraopolis PA 15108

RECORDING REQUESTED BY

LSI

700 Cherrington Parkway

Coraopolis, PA 15108

AND WHEN RECORDED MAIL TO

LSI

700 Cherrington Parkway

Coraopolis, PA 15108

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**LIMITED POWER OF ATTORNEY**

**Caution: this is an important document. It gives the person whom you designate (your "Agent" also called "Attorney in Fact") broad powers for a specific transaction, to handle your property during a certain period of time, which may include powers to mortgage your real property with advance notice to you by web based closing. These powers will continue to exist even after you have become disabled or incompetent. This document does not authorize anyone to make medical or other health care decisions. You may execute a different document, a health care proxy to do this. If there is anything about this form that you do not understand, you should ask an attorney to explain it to you.**

BE IT KNOWN, that Andrea L. Tate

whose address is 891 Appaloosa Trail  
Kernersville, NC 27284

has made and appointed, and by these presents does make and appoint the following persons who are employees of LSI, namely: Michael Martin, James Greene, Deanna Dixon, Hope Haley, Elise Yacovone, Shannon Obringer and/or Greg Perdziola each of whom may act separately, whose addresses are C/O LSI, at 700 Cherrington Parkway, Coraopolis PA 15108, my/our true and lawful attorney in fact (also called agent) for them and in their name, place and stead, for the following specific and limited purposes:

- (1) Refinancing of the Real Estate located at 891 Appaloosa Trail, Kernersville, NC 27284, and to be refinanced with Wachovia Mortgage - Charlotte,  
LSI Reference Number: 4576109
- (2) To mortgage, finance, refinance, hypothecate, assign, transfer, and in any manner deal with the real estate to effectuate the above referenced refinancing (which may also be called "banking transactions" under state statute);
- (3) To execute, acknowledge, and deliver escrow instructions, and all Closing Documents which including but not limited to: Notes, Deeds, Mortgages/Deeds of Trust, Subordinations, security instruments, riders, attachments and addenda, including any documents necessary or requested as part of this transaction by Title Insurer, Lender or the other parties to the transaction, those documents needed by governmental and taxing authorities, covenants, agreements and assignments of agreements, assignments of mortgages, assignments of deeds of trust, to secure the referenced indebtedness, lien waivers, encumbrance or waiver of homestead and any marital rights necessary to obtain the financing, settlement

statements, truth in lending disclosures, loan applications, HUD 1 and other written instruments of whatever kind and nature, all upon such terms and conditions as said attorney in fact (also called agent) shall approve.

Further giving and granting said attorney in fact (also called agent), full power and authority to do and perform all and every act and thing whatsoever necessary to be done in and about the specific and limited premises (setout herein) as fully, to all intents and purposes, as might or could be done if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney in fact (also called agent) should lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall become effective immediately, and shall not be affected by my subsequent disability, incapacity or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue until the Mortgage/Deed of Trust is recorded in the appropriate office. I may revoke this Power of Attorney at any time by providing written notice to my Attorney in Fact (also called agent), however such revocation shall not be effective as to third parties acting in reliance upon this Power of Attorney if recorded, unless and until the revocation is similarly recorded in the same county and state registry or other established records for the recording of Powers of Attorney. This Power of Attorney is limited to a specific refinance, and the powers noted shall continue only through and including any post closing corrections, amendments and follow up procedures, but shall cease when the refinance and all post-closing matters are fully accomplished.

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 THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY, 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.

Dated June 2, 2008 at 1:05 PM

Andrea L. Tate

Partial Password 6109

Andrea L. Tate

Witness:

Matt Nadan

Witness:

Latoria Carter

printed name of witness:  
(if required)

Matt Nadan

printed name of witness:  
(if required)

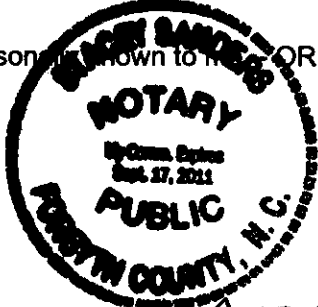
Latoria Carter

Specimen signature of AGENT/Attorney in Fact: \_\_\_\_\_

State of NCCounty of FORSYTHOn 6/2/08 before me, STACEY SALINAS FCM, Notary Public  
DATE NAME, TITLE OF OFFICER - E.G. "JANE DOE, NOTARY PUBLIC"

personally appeared Andrea L. Tate

- personally known to me OR - •



proved to me on the basis of satisfactory evidence to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

My Commission Expires: 9-17-11

WITNESS my hand and official seal.

  
SIGNATURE OF NOTARY
**OPTIONAL**

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

**CAPACITY CLAIMED BY SIGNED****DESCRIPTION OF ATTACHED DOCUMENT**

- INDIVIDUAL
- CORPORATE OFFICER

- TITLE(S)
- PARTNER(S)
    - LIMITED
    - GENERAL
  - ATTORNEY IN FACT
  - TRUSTEE
  - GUARDIAN/CONSERVATOR
  - OTHER \_\_\_\_\_

TITLE OR TYPE OF DOCUMENT

NUMBER OF PAGES

DATE OF DOCUMENT

**SIGNER IS REPRESENTING:**  
NAME OF PERSON(S) OR ENTITY(IES)

SIGNER(S) OTHER THAN NAMED ABOVE

Specimen signature of AGENT/Attorney in Fact:

Shannon Murgel

State of Pennsylvania County of Allegheny

I, Magda Esposito, a Notary Public for said County and State, do hereby Certify that Shannon Obinger, agent/attorney in fact for Andrea L Tate Principal, personally appeared before me this day, and being by me duly sworn, says that she executed the foregoing and annexed instrument for Andrea L Tate and in behalf of the said Principal, and that her authority to execute and acknowledge said instrument is contained in an instrument duly executed, acknowledged and recorded in the office of the REGISTER OF DEEDS in the County of \_\_\_\_\_, State of North Carolina on the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, or filed herewith and that this instrument was executed under and by virtue of the authority given by said instrument granting him power of attorney.

I do further certify that the said Shannon Obinger Agent/Attorney in Fact, acknowledged the due execution of the foregoing and annexed instrument for the purposes therein expressed for and in behalf of the said Andrea L Tate Principal.

Witness my hand and official seal, the 3 day of June 2008.

(Official Seal) COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Magda Esposito, Notary Public  
Moon Twp., Allegheny County  
My Commission Expires Oct. 4, 2009  
Member, Pennsylvania Association of Notaries

Notary Public [Signature]

My Commission Expires: \_\_\_\_\_

\*\*\*\*\*The section below remains on this if being used on document that is being recorded i.e. deed of trust or quit claim deed \*\*\*\*\*

State of North Carolina

County

The foregoing certificate of \_\_\_\_\_,  
A notary Public of the county of \_\_\_\_\_, State of \_\_\_\_\_  
Certified to be correct.

This \_\_\_\_\_ day of \_\_\_\_\_ Registrar of Deeds.

By: \_\_\_\_\_  
Deputy Assistant

**ACKNOWLEDGMENT OF ATTORNEY-IN-FACT**

I, AGENT, have read the attached power of attorney and am the person identified as the attorney-in-fact (the "agent") for the principal. I hereby acknowledge that in the absence of a specific provision to the contrary in the power of attorney or in state law., when I act as agent:

I shall exercise the powers for the benefit of the principal.

I shall keep the assets of the principal separate from my assets.

I shall exercise reasonable caution and prudence.

I shall keep a full and accurate record of all actions, receipts and disbursements on behalf of the principal.

Shannon Doring  
**AGENT**

Shannon Doring  
Signature of Attorney-in-Fact

10/30/08  
Date

Order No.: 4576109

Loan No.: 4399126

**EXHIBIT "A"**

The following described property:

All that certain lot or parcel of land situated in the City of Kernersville, Abbotts Creek Township, Forsyth County, North Carolina and more particularly described as follows:

Being known and designated as Lot No. 49, of "Whicker Estates, Section 2", as shown on a map recorded in the Office of the Register of Deeds of Forsyth County, North Carolina, in Plat Book 23, at Page 169, reference to which is hereby made for a more particular description.

Assessor's Parcel Number: 6875-44-3177