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FORSYTH CO, NC FEE $32.00
PRESENTED & RECORDED:
10-06-2009 03:32:00 PM
C. NORMAN HOLLEMAN
REGISTER OF DEEDS
BY: S. GRIFFITH
ASST

BK: RE 2915
PG: 3304-3310

NON DURABLE POWER OF ATTORNEY

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

Prepared By:
Ryan Flaherty

ELS #7123642

Prepared By:
Ryan Flaherty
LSI
700 Cherrington Parkway
Coraopolis, PA 15108

WHEN RECORDED MAIL TO:
LSI
700 Cherrington Parkway
Coraopolis, PA 15108
eLS Order # 7123642

NON DURABLE POWER OF ATTORNEY

CAUTION: THIS IS AN IMPORTANT DOCUMENT. IT GIVES THE PERSON WHOM YOU DESIGNATE (YOUR "AGENT" OR "ATTORNEY IN FACT" HEREINAFTER CALLED "AGENT/AIF") BROAD POWERS TO ACT ON YOUR BEHALF FOR A SPECIFIC TRANSACTION DURING A CERTAIN PERIOD OF TIME, WHICH INCLUDE POWERS TO PROMISE TO REPAY A DEBT WITH INTEREST AND MORTGAGE YOUR REAL PROPERTY FOLLOWING YOUR REVIEW OF YOUR LOAN DOCUMENTATION DURING A LOAN CLOSING TO BE CONDUCTED ON THE INTERNET. WITH RESPECT TO ANY LOSS OF, MISPLACEMENT OF, INACCURACY IN, OR FAILURE TO SIGN ANY LOAN DOCUMENTATION, YOUR AGENT/AIF WILL CONTINUE TO HAVE THESE POWERS AFTER THE LOAN CLOSING, FOR THE LIMITED PURPOSE TO REPLACE OR CORRECT SUCH LOAN DOCUMENTATION. IF THE ATTORNEY IN FACT HAS ACTUAL KNOWLEDGE OF ANY INCOMPETENCE BEFORE, DURING OR AFTER CLOSING, THE POWERS CONTAINED HEREIN WILL CEASE TO EXIST. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL OR OTHER HEALTH CARE DECISIONS FOR YOU. SIGNING THIS LIMITED POWER OF ATTORNEY IS OPTIONAL. ALTHOUGH USING A LIMITED POWER OF ATTORNEY DESIGNATING YOUR AGENT/AIF SHOULD MAKE YOUR LOAN CLOSING MORE CONVENIENT, YOU ARE NOT REQUIRED TO SIGN THIS DOCUMENT IN ORDER TO OBTAIN YOUR LOAN. BEFORE YOU DECIDE WHETHER TO SIGN OR IF YOU DO NOT UNDERSTAND THE PURPOSE OR EFFECT OF THIS FORM, YOU SHOULD CONSULT AN ATTORNEY.

BE IT KNOWN, that I, Edward A Potts, Jr.
Whose residence address is: 1810 Austin Place Ln
Winston Salem, NC 27127

Make and appoint the following persons who are employees of LSI, namely: Elise Yacovone, Ellen Hatten, Greg Perdziola, James Greene, Ryan Flaherty, Shannon Obringer, Stacey Franciscus, whose addresses are C/O LSI, at 700 Cherrington Parkway, Coraopolis, PA 15108. Each of my agents may exercise the powers conferred in this power of attorney separately, without the consent of the other agent. My agents may delegate the powers, tasks and duties to one of the other agents but to no other person. My Agents/AIFs may exercise the powers to accomplish the following specific and limited purposes:

(A) Refinancing and/or home equity financing of the Real Estate located at 1810 Austin Place Ln, Winston Salem, NC 27127 and legally described as (the "Property"):

(B) To mortgage, finance, refinance, assign, transfer and in any manner deal with Property located at : 1810 Austin Place Ln, Winston Salem, NC 27127 to effectuate the above referenced refinancing and banking transactions with US Bank National Association (hereinafter called "Lender"). See attached Exhibit A for full legal description.

(C) To execute, acknowledge receipt of, approve, and deliver all documents including but not limited to:

a. 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 the title insurer, lender or other parties to the transaction;

b. those documents needed by governmental and taxing authorities;

c. lien waivers, subordination/waiver of homestead and any marital rights necessary to obtain the financing; and

d. escrow instructions, closing or settlement statements, truth in lending disclosures (including notice of my right to rescind the credit extension, if applicable), loan applications, HUD-1 and other written instruments relating to the transaction.

(D) All other powers which I myself may have concerning the real estate transaction and refinancing of the same located at 1810 Austin Place Ln, Winston Salem, NC 27127.
ELS Order # 7123642.

Further giving and granting said Agent/AIF, 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 is effective immediately and is limited to the specific transaction described above. This Power of Attorney shall not be effective in the event of my disability or incapacity. I may revoke this Power of Attorney at any time by providing written notice to my Agent/AIF at Closing Stream Department C/O LSI, 700 Cherrington ParkwayCoraopolis, PA 15108. When the Power of Attorney is recorded, any revocation will not be effective as to third parties until the revocation is recorded in the same county or other established governmental authority for the recording of Powers of Attorney. This Power of Attorney will terminate upon the proper recording of all documents necessary or requested as part of this transaction by the title insurer, lender or other parties to the transaction, except with respect to any loss of, misplacement of, inaccuracy in, or failure to sign any closing or loan documentation. With respect to any loss of, misplacement of, inaccuracy in, or failure to sign any closing or loan documentation, these powers will continue to exist for the limited purpose to replace or correct such documentation.

Conflict of Interest Disclosure. My Agent/AIF can enter into transactions with me or on my behalf in which my Agent/AIF is personally interested as long as the terms of the transaction are fair to me and I have agreed to such an action. I also understand that LSI receives fees for escrow and title services from the closing. I further understand that these fees will be detailed on my Settlement Statement that accompanies my loan documents.

I understand that this Power of Attorney is not an approval of my loan application request or a commitment by Lender to make a mortgage loan. Should my loan application request not be approved by Lender, this Power of Attorney will be null and void.

TO INDUCE ANY THIRD PARTY TO ACT, I AGREE THAT ANY THIRD PARTY RECEIVING AN EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT ON THIS INSTRUMENT. ANY REVOCATION OR TERMINATION OF THIS INSTRUMENT WILL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNTIL SUCH THIRD PARTY HAS ACTUAL OR CONSTRUCTIVE NOTICE OF SUCH REVOCATION OR TERMINATION. I, FOR MYSELF AND FOR MY HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, 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 REASONABLY RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

I, Edward A Potts, Jr., the principal, sign my name to this power of attorney this 3rd day of September, 2009, and, being first duly sworn, do declare to the undersigned authority that I sign and execute this instrument as my power of attorney for a refinance and that I sign it willingly, or willingly direct another to sign for me, that I execute it as my free and voluntary act for the purposes expressed in the power of attorney and that I am eighteen years of age or older, of sound mind and under no constraint or undue influence.

Dated: September 3, 2009 — Edward A Potts, Jr.

Dated: _____, 20____ — _____

Dated: _____, 20____ — _____

Dated: _____, 20____ — _____

State of North Carolina

County of Yadkin

Subscribed, sworn to and/or acknowledged before me Elaine R. Salmons by Edward A Potts, Jr., the principal(s), this 3rd day of September, 2009 and 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 signatures(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

ELAINE R. SALMONS
NOTARY PUBLIC
YADKIN COUNTY
NORTH CAROLINA
My Commission Expires March 30, 2014

WITNESS my hand and official seal.

Elaine R. Salmons
SIGNATURE OF NOTARY

COMMISSION EXPIRES March 30, 2014

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 Orringer

AGENT

Shannon Orringer

Signature of Attorney-in-Fact

9-30-09

Date

State of PA County of ALLEGHENY

I, STACEY FRANCISCUS, a Notary Public for said County and State, do hereby Certify that SHANNON OBRINGER, agent/attorney in fact for Edward A Potts, Jr.Principal(s), personally appeared before me this day, and being by me duly sworn, says that she executed the foregoing and annexed instrument for and in behalf of the said Edward A Potts, Jr.Principal(s), and that her/his/their 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 her/him power of attorney.

I do further certify that the said SHANNON OBRINGER 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 saidEdward A Potts, Jr.Principal(s).

Witness my hand and official seal, the 30 day of SEPTEMBER 2009.

(Official Seal)

Notary Public

My Commission Expires: 4-12-11

NOTARIAL SEAL
STACEY FRANCISCUS
Notary Public
MOON TWP, ALLEGHENY COUNTY
My Commission Expires Apr 12, 2011

Order ID: 7123642
Loan Number: 7884021462

EXHIBIT A
LEGAL DESCRIPTION

The following described property:

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

Being known and designated as Lot 20 as shown on the Map of Austin Place, as recorded in Plat Book 40, at Page 174, in the Office of the Register of Deeds of Forsyth County, North Carolina, reference to which is hereby made for a more particular description.

Assessor's Parcel Number: 6354 020