

Date

Place of Recording

Record & Return by Mail Pickup to:

NationalLink #120377
Name
400 Corporation Dr.
Address 1
Aliquippa, PA 15001
Address 2

Tax Parcel No. 108927030-00014

Legal Description is at page _____

14 Rolling Green II
Lot Block Plat or Section
1 S 8 W Section 29
Township Range Quarter/Quarter Section

This Instrument Prepared By:

Shelly Alia
Preparer's Name

Preparer's Title

P.O. Box 8800
Preparer's Address 1

Dayton, OH 45401
Preparer's Address 2

888-422-7911
Preparer's Telephone Number

Preparer's Signature

National City Mortgage A
division of National City Bank of IN
Lender's Name

3232 Newmark Dr.
Lender's Address 1

Miamisburg, OH 45342
Lender's Address 2

Sandra M. Newsom
Borrower's Name

4175 Edwin Rd.
Borrower's Address 1

Horn Lake, MS
Borrower's Address 2

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

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

The undersigned borrower(s), whether one or more, each referred to below as "I" or "me," residing at:

4175 EDWIN RD
Street Address

HORN LAKE, Mississippi 38637 ("Present Address")
City State Zip County

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

2002 Champion
New/Used Year Manufacturer's Name

32 X70 3039A/B
Model Name/Model No. Length/Width Manufacturer's Serial No.

Permanently affixed to the real property located at 4175 EDWIN RD
Street Address

HORN LAKE, Mississippi 38637 DeSoto ("Property Address")
City State Zip County

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, National City Mortgage a division of

National City Bank of Indiana, ("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 12/29/2005 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 Home may not be available or may be inaccurate. The Manufactured Home 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.

WITNESS my hand and seal this 29th day of Dec, 2005.

Sandra M Newsom (Seal)
Borrower

Emely A. Maza (Seal)
Witness

SANDRA M NEWSOM
Printed Name

Emely A. Maza
Printed Name

Borrower (Seal)

Witness (Seal)

Printed Name

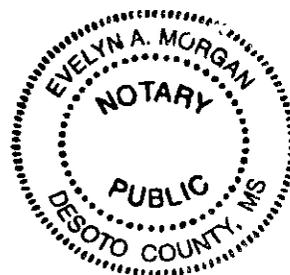
Printed Name

STATE OF Mississippi)
) ss. :
COUNTY OF DeSoto)

On the 29th day of December in the year 2005 before me, the undersigned, a Notary Public in and for said State, personally appeared

Sander M. Newson
personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Evelyn A. Morgan
Notary Signature
Evelyn A. Morgan
Notary Printed Name



Notary Public; State of Mississippi
Qualified in the County of DeSoto
My commission expires: 07-19-2006
Official Seal:

EXHIBIT A

PROPERTY DESCRIPTION

Property Description Prepared By:

Preparer's Name

Preparer's Address 1

Preparer's Address 2

Please see legal description attached
as Exhibit "A".

Exhibit "A"

Legal Description

All that certain parcel of land situated in the County of DeSoto and State of Mississippi, being known and designated as Lot 14, Rolling Green II, in Section 29, Township 1 South, Range 8 West, as per plat thereof recorded in Plat Book 25, Pages 17 & 18, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Tax ID: 108929030-00014