5/02/12 11:36:15
DK P BK 151 PG 498
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Record and return to:
Wells Fargo Home Mortgage
Mac X9998-01L
Minneapolis, MN 55440

Prepared By: Mandi Baney (651-605-3728)

Document Title: **Power of Attorney**

Date of Document:
March 28, 2012

Grantor (s):
Lindsay C Barganier, James N Kortenber (901-268-7061)

Grantor's Address:
5607 Emily Lynne Lane, Hernando, MS 38632

Grantee(s):
Wells Fargo Bank (651-605-3728)

Grantee's Address:
MAC X9998-OIL
PO BOX 1629
Minneapolis, MN 55440-9049

Full Legal Description is located on pg: 6
Abbreviated Legal Description: Lot 34, Honey Ridge, Section "A", Section 35, T3S, R6W.
PLAT BOOK-61, PAGE 8-15
Reference Book (s) and Page (s), if required:

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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.

_____, 20____
Date

_____
Place of Recording

Record and return to:
Wells Fargo Home Mortgage
Attn: Mandi Baney
2701 Wells Fargo Way
MAC: X9998-01L
Minneapolis, MN 55467

Instrument Prepared By:
Wells Fargo Home Mortgage
Mandi Baney
2701 Wells Fargo Way, X9998-01L
Minneapolis, MN 55467

Preparer's Signature

Legal Description:
Tax Parcel Number: _____
Legal Description at Page 5.

Lot	Block	Plat or Section
Township Range		Quarter / Quarter Section

Homeowner/Borrower Name(s):

LINDSAY C BARGANIER	JAMES N KORTENBER
Borrower #1	**Borrower #2**
Borrower #3	**Borrower #4**

ATTENTION COUNTY CLERK: This instrument covers good that are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

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

5607 EMILY LYNNE LANE	HERNANDO	DE SOTO	MS	38632
Street or Route	**City**	**County**	**State**	**Zip Code**

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

NEW	2007	DEER VALLEY HOMES	DV 9001	30 x 86
New / Used	**Year**	**Manufacturer's Name**	**Model Name or Number**	**Length / Width**

DVAL 1070891 A/B

Serial Number	**Serial Number**	**Serial Number**	**Serial Number**

Permanently affixed to the real property located at:

5607 EMILY LYNNE LANE	HERNANDO	DE SOTO	MS	38632
Street or Route	**City**	**County**	**State**	**Zip Code**

("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,

Wells Fargo Bank, N.A.

("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 January 29, 2007 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, (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 Lender 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 28th day of March, 20 12.

Lindsay C Barganier (SEAL) — Witness

Borrower #1
Lindsay C Barganier

(SEAL) — Witness

Borrower #2
James N Kortenber

(SEAL) — Witness

Borrower #3

(SEAL) — Witness

Borrower #4

STATE OF _____)
) ss.:
COUNTY OF _____)

On the 28th day of March in the year 2012 before me, the undersigned, a Notary Public in and for said State, personally appeared

Lindsay C Barganier, James N Kortenber, , ,

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.

Notary Signature

HEATHER MURRY SCROGGS
Notary Printed Name

Notary Public; State of TN

Qualified in the County of Shelby

My commission expires: 7-12-12

Official Seal

HEATHER MURRY-SCROGGS
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

Exhibit A

PROPERTY DESCRIPTION

The legal description of the Property Address ("Land") is typed below:

LEGAL DESCRIPTION

Lot 34, Honey Ridge, Section "A", Section 35, T3S, R6W, DeSoto County, Mississippi as per plat Book 61 at page 8-15 in the office of the chancery clerk of DeSoto County, Mississippi..

INDEXING INSTRUCTIONS: Lot 34, Honey Ridge, Section "A", Section 35, T3S, R6W, DeSoto County, Mississippi.