

**A POWER OF ATTORNEY MAY AFFECT YOUR LEGAL RIGHTS,
LEGAL ADVICE SHOULD BE OBTAINED IN THE DRAFTING OF
ANY POWER OF ATTORNEY**

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

THAT, I, _____, of the
_____ County of _____ State of _____,
reposing special trust and confidence in _____,
_____ of the _____ County of _____, State of _____,
_____ have made, constituted and appointed, and by these presents do
make, constitute and appoint _____
to be my true and lawful attorney-in-fact, to act for me and in my stead, and to refinance, hypothecate, and give a deed of
trust affecting the following property:
County of, State of _____.

or any interest in said land for such principal amount as to my agent may seem advisable, but not exceeding
\$ _____.

My agent is hereby authorized to sign, seal and deliver as my act and deed any contract, deed, deed of
trust, promissory note, or other instrument in execution of any agreement for refinance made by me or my agent
in such manner that the estate and interest in said land may be effectually conveyed and assured to the Public
Trustee of the County in which the above described property is situate, or to such other person or entity as my
agent may name or appoint; and I hereby declare that any and all of the contracts, deeds, receipts, notes, or
matters, and things which shall be by my said agent given, made or done for the aforesaid purposes shall be as
good, valid, and effectual as if they had been signed, sealed and delivered by me in my own proper person; and I
hereby undertake at all times to ratify whatsoever my said agent shall lawfully do or cause to be done in or
concerning the premises by virtue of these presents.

This power of attorney shall continue to be effective even though I become disabled, incapacitated, or
incompetent.

My attorney-in-fact may not delegate the power constituted in them by this power of attorney despite any
contrary provisions of any applicable law or regulation.

*If the proceeds of the loan secured by the said deed of trust should be paid by check or draft, my said
agent is hereby authorized to endorse and cash said check or draft and collect the proceeds thereof, whether
the same be made payable to me or to my agent, _____
as my attorney-in-fact.

***STRIKE IF THIS AUTHORITY IS NOT GIVEN.**

IN WITNESS WHEREOF, I have hereunto set my hand and seal this _____
day of _____.

STATE OF _____) ss.
_____ COUNTY OF _____)

The foregoing instrument was acknowledged before me this _____ day of _____
_____, by _____

My Commission Expires _____, Witness My Hand and Official
Seal.

Notary Public