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FORSYTH CO. NC FEE \$17.00 PRESENTED & RECORDED 02/28/2011 02:41:01 PM C. NORMAN HOLLEMAN REGISTER OF DEEDS BY: PATSY RUTH DAVIS

BK: RE 2991 PG: 3089 - 3090

Prepared by and mail to: R. Bruce Laney, P.O. Drawer 2086, H.P. NC 27261

## STATE OF NORTH CAROLINA

## LIMITED POWER OF ATTORNEY

## **COUNTY OF FORSYTH**

KNOW ALL MEN BY THESE PRESENTS that I, Julie O'Toole, the undersigned, hereby make, constitute, and appoint, and by these presents do make, constitute, and appoint Thomas O'Toole my true and lawful attorney-in-fact for me and in my name, place, and stead for the purposes hereinafter set out:

- To purchase and acquire the house and lot located at 2433 Londonderry Road, Kernersville, Forsyth County, North Carolina, at a purchase price of \$73,900.00
- 2. To borrow the sum of \$76,300.00 from Cartus Home Loans at the rate of interest specified in the Note, for the purpose of purchasing the aforesaid property, and to obligate myself to Cartus Home Loans.
- 3. To execute and deliver to Cartus Home Loans any Note, Deed of Trust, Truth-In-Lending Disclosure Statement, and any other documents and instruments necessary, appropriate, and proper for the obtaining of the loan.
- 4. To execute any loan closing or settlement statement required for the purchase of the property and the obtaining of the loan from Cartus Home Loans.
- 5. Generally, to act in my place and stead in all matters pertaining to the acquisition of the property and the obtaining, closing, and settlement of the loan from Cartus Home Loans.

FURTHER, I do authorize my aforesaid Attorney-in-Fact to perform all necessary acts in the execution of the aforesaid authorization with the same validity as I could effect if personally present. Any act or thing lawfully done hereunder by my said Attorney-in-Fact shall be binding on my self and my heirs, legal and personal representatives and assigns.

FURTHER, this Power of Attorney shall not terminate on disability, incompetence, or incapacity on my part, and all acts done by my Attorney-in-Fact pursuant to this power during such disability, incompetence, or incapacity shall bind me as fully as if I were not subject to such disability. AND I ratify and confirm all lawful acts done by my said Attorney-in-Fact by virtue hereof.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal, this the 24 day of February, 2011.

Julie O'Toole

\_(SEAL)

\_\_\_\_\_(SEAL)

State of Ohio
County of Cuyahoga

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she voluntarily signed the foregoing document for the purpose stated therein and in the capacity indicated: Julie O'Toole

Date: 2/14///\_

MMMMMMMJNotary Public

My commission expires: May 12,2013

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AMANDA MEANS Notary Public, State of Ohio My Commission Expires May 12, 2013