

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, _____, of the County of _____, State of _____, do hereby name, make, constitute and appoint _____, presently of the County of _____, State of _____, my true and lawful Attorney-In-Fact for and in my name, place and stead, and on my behalf, to do and execute all or any of the following acts, deeds and things in connection with my refinance by the borrowing of monies not to exceed the amount of _____ Dollars, (\$ _____), of a residence built at _____, being further known as:

THAT IS TO SAY;

BORROWER OF MORTGAGE:

1. To execute, acknowledge and deliver any and all contracts, covenants, guarantees, security instruments, promissory notes, bonds, Mortgages, Deeds of Trust payable to the order of First Savings Mortgage Corporation, A Virginia Corporation and other instruments or agreements of any kind or nature whatsoever, and endorse any promissory note which to my said Attorney may seem necessary or advantageous for my interest in the aforesaid acquisition and financing of the Property which may include VA forms #1802A, 1876, 1820 and/or 1847.

USE OF PROPERTY AND LOAN GUARANTEE ENTITLEMENT (if applicable)

2. It is my intention to occupy and use the property as my residence. In my acquisition of financing of the Property, _____ Dollars, (\$ _____), of Loan Guarantee Entitlement is to be used.

PAYMENT OF INDEBTEDNESS:

3. The financing provided for in Paragraph 1 above is to be repaid on the following terms: _____ payments of Principal and Interest in the amount of _____ Dollars, (\$ _____) commencing on the _____ day of _____, and continuing to and including _____.

FIDUCIARY POWERS:

4. To exercise any powers and any duties vested in me, whether solely or jointly, with any other or others as executors, administrator or trustee, or in any other fiduciary capacity, so far as such power of duty is capable of being validly delegated.

EXECUTED DOCUMENTS:

5. For all or any of the purposes of these presents to enter into and sign, seal, execute, acknowledge and deliver any contracts, deeds or other instruments whatsoever, and to draw, accept, make endorse, discount or otherwise deal with any bills of exchange, checks, promissory notes or other commercial or mercantile instruments.

GENERAL:

6. In general to do all other acts, deeds, matters and things whatsoever in or about my estate, property and affairs, whether particularly or generally described, as fully and effectually to all intents and purposes as I could do in my own proper person, and shall not be required to give bond or security in the performance of any of these presents.

DISABILITY:

7. This Power of Attorney shall not be affected by my disability and/or incapacity.

TERMINATION OF POWER OF ATTORNEY:

8. This Power of Attorney shall remain in full force and effect until revoked, suspended or terminated by a document executed and acknowledged by me and recorded among the Land Records of the County of _____, State of _____. This Power of Attorney shall be binding on me, my heirs, successors, assigns, executors, administrators and personal representatives, and any person receiving this Power of Attorney shall be entitled to rely on the authority herein given until and unless a document expressly revoking the powers herein given is recorded among the aforesaid Land Records.

RATIFICATION:

9. And I, the said _____, hereby ratify and confirm all and whatsoever my Attorney or any attorney by my Attorney hereunder substituted, shall lawfully do or cause to be done in and about the premises by virtue of these presents by my death or in any other manner, and notice of such revocation reaching my attorney.

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

(Signature)

STATE OF

COUNTY OF

On this _____ day of _____, before me the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared _____, known to me to be the person whose name is subscribed to the within instrument, and appearing to be of sound and disposing mind and memory and acknowledged that he executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public

My Commission Expires: