

CLAYTON T. SWEENEY, ATTORNEY AT LAW

SPECIFIC POWER OF ATTORNEY

Inst # 1998-14472

04/22/1998-14472
11:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
13.50
003 SNA

WHEN RECORDED MAIL TO:

SPACE ABOVE FOR RECORDERS USE

LOAN #

ESCROW/CLOSING #

KNOW ALL MEN BY THESE PRESENTS, that I,

NEVEEN A. BAJWA

2556 NORTH CHANDALAR LANE PELHAM, AL 35124-

FHA/VA/CONV
Specific Power of Attorney
1U0151XX (08/97)

Page 1 of 3

Initials

N.A.B.



LOAN #: 8887024

herewith nominate, constitute and appoint
KARIM Y. MANJI

my true and lawful attorney-in-fact, for me and in my name, place and stead to:

Contract for, purchase, receive and take possession of, to sell, exchange, grant or convey with or without warranty: to mortgage, transfer in trust, or otherwise encumber or hypothecate the property legally described as:
Lot 3, according to the Survey of Chanda Terrace Third Sector, as recorded
in Map Book 10, Page 97, in the Probate Office of Shelby County, Alabama.

whose address is

2556 NORTH CHANDALAR LANE . PELHAM, AL 35124-

and to endorse, sign, seal, execute and deliver any and all mortgages, Deeds of Trust, Deed of Trust Notes, notes or bonds, financing statements, checks, drafts or other negotiable instruments and other written instrument(s) of whatever kind reasonably required to effectuate this loan.

FHA/VA/CONV
Specific Power of Attorney
1U0152XX (08/97)

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Initials: N.A.B.


LOAN #: 8887024

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This Power of Attorney is specifically limited to the above purposes and, if not exercised prior to September 20, 1998, shall be revoked.

FHA/VA/CONV
Specific Power of Attorney
1U0183XX (08/97)


NEVEEN A. BAJWA
Page 3 of 3
Principal

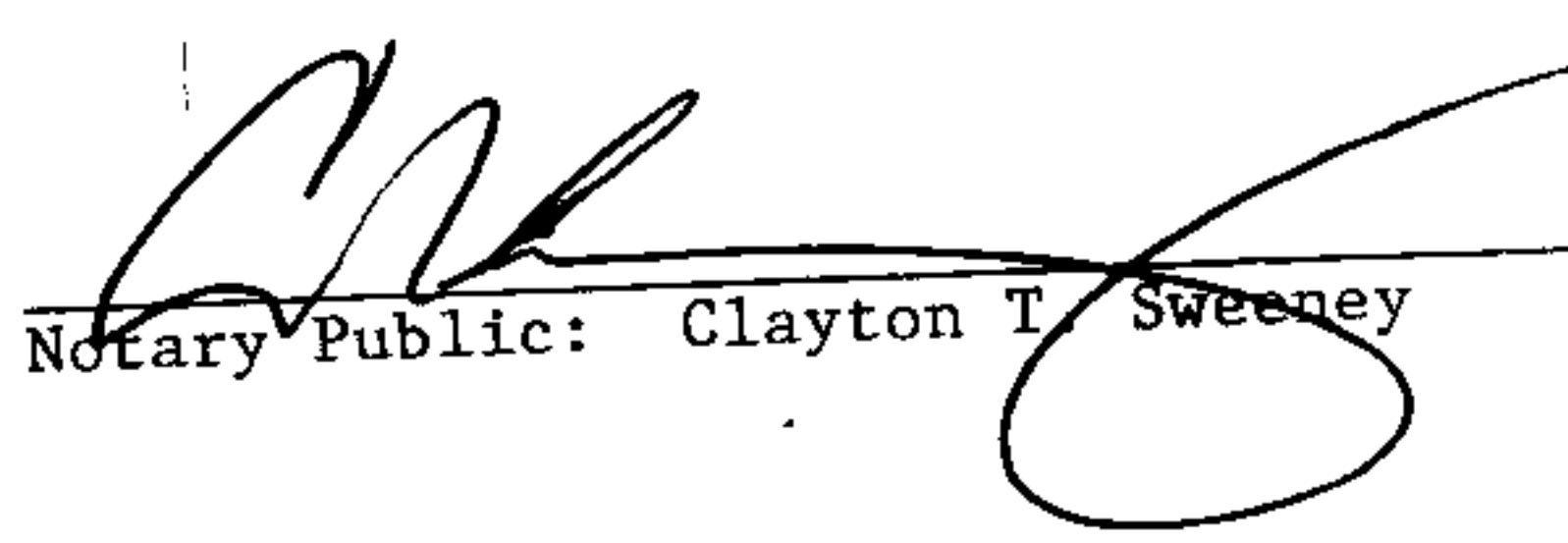
COUNTY OF JEFFERSON:

STATE OF ALABAMA

I, the undersigned, a Notary Public in and for said county in said State, hereby certify that NEVEEN A. BAJWA, whose name is signed to the foregoing instrument and who is known to me acknowledged before me on this day, that being informed of the contents of the instrument, executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 13th day of April, 1998.

My Commission Expires:
05/29/99


Notary Public: Clayton T. Sweeney