Mortgagor Handley PiF 5/3/99 Loan # 7950219
Power of Attorney

State of Alabama Shelby County

Know all men by these presents: that the debt secured by a Mortgage executed by James D. Handley and Patricia B. Handley, Husband and Wife to Boa Mortgage Company, LLC recorded in mortgage book no. 1997 page 41217. Mortgage was re-recorded to correct the first change date on the adjustable rate rider, attached hereto and incorporated herein by reference recorded on April 16, 1998 in book 1998 page 13724, in the Office of the Judge of Probate of Shelby County, Alabama, has been fully paid and said debt is entitled to be satisfied.

Now therefore, I, the said North American Mortgage Company have constituted and appointed, and by these presents do hereby constitute and appoint, Judge of Probate, ______ Shelby County, Alabama, my true and lawful attorney for me and in my name to enter in the margin of the records where said Mortgage is recorded, full satisfaction thereof, hereby ratifying and confirming any and all acts of my said attorney-in-fact in and about said premises.

In witness whereof, I hereunto set my hand and seal this day, May 18, 1999.

North American Mortgage Company

Robert F. Gotham

Assistant Vice President

State of New York, County of Orleans inst # 1999-23373

D6/D3/1999-23373 12:39 PM CERTIFIED SHELPY COUNTY MISSE OF PRODUITE 8.50

I, a Notary Public in and for said County and State, hereby certify that Robert F. Gotham, Assistant Vice President, whose name is signed the foregoing instrument, Power of Attorney, and who is known to me acknowledged before me on this day that being informed of the contents of the said Power of Attorney, he executed the same voluntarily on the day the same bears date.

Notary Public, State of New York

Given under my hand today, May 18, 1999

Qualified in Origans County
Commission Expires November 23, 2000

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This instrument was prepared by: Lori Grollmes-Dixon

Record & return to: James & Patricia Handley 225 Cahaba Oaks Terrace Indian Springs, AL 35124

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