Mortgagor Cobb PIF 5-13-99 Loan # 7967860

Power of Attorney

State of Alabama Shelby County

Know all men by these presents: that the debt secured by a Mortgage executed by Richard P. Cobb and Wife, Jeannie C. Cobb to Southeastern Mortgage of Alabama, L. L. C., a limited liability company recorded in mortgage book no. insturment no 1998-15787 page na, 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 21, 1999.

North American Mortgage Company

Robert F Gotham Ass't Vice President

State of New York, County of Orleans

i, a Notary Public in and for said County and State, hereby certify that Robert F Gotham, Ass't 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.

ANGELA F. FRASIER

Given under my hand today. May 21, 1999

Notary Public, State of New York

Qualified in Orleans County
Commission Expires November 16, 2000

This instrument was prepared by: Sheree K Moors

Record & return to: Richard and Jeannie Cobb 1213 Elm Dr Alabaster Al 35007

Inst # 1999-23380

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