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LIMITED POWER OF ATTORNEY

AmSouth Financial Corporation, an Alabama Corporation, hereby makes, constitutes and appoints AmSouth Bank N. A. its true and lawful Attorney in Fact, for it and in its name, place and stead and on its behalf and for its use and benefit, to execute, endorse and acknowledge all documents customarily and reasonably necessary and appropriate for (i) the appointment of a successor or substitute trustee(s) serving under a deed of trust for any reason in accordance with state law and the deed of trust, and (ii) the partial release, modification, discharge, extension, subordination, foreclosure, liquidation, satisfaction or full release of a mortgage, deed of trust or deed to secure debt (hereinafter referred to as "mortgage") including cancellation of the VA guaranty certificate, if any, and (iii) the sale, conveyance or assignment of a mortgage and note to the Secretary of Housing and Urban Development or the sale, conveyance or assignment of a mortgage and note to an insurance company pursuant to a right of assignment in an insurance contract.

The undersigned gives to said Attorney in Fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said Attorney in Fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power of the Attorney in Fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

IN WITNESS WHEREOF the undersigned AmSouth Financial Corporation has caused these presents to be signed in its name by its undersigned officers, and its seal affixed this 11th day of November, 1985.



AMSOUTH FINANCIAL CORPORATION

BY: 

Its: President

ATTEST: 

Its: Secretary

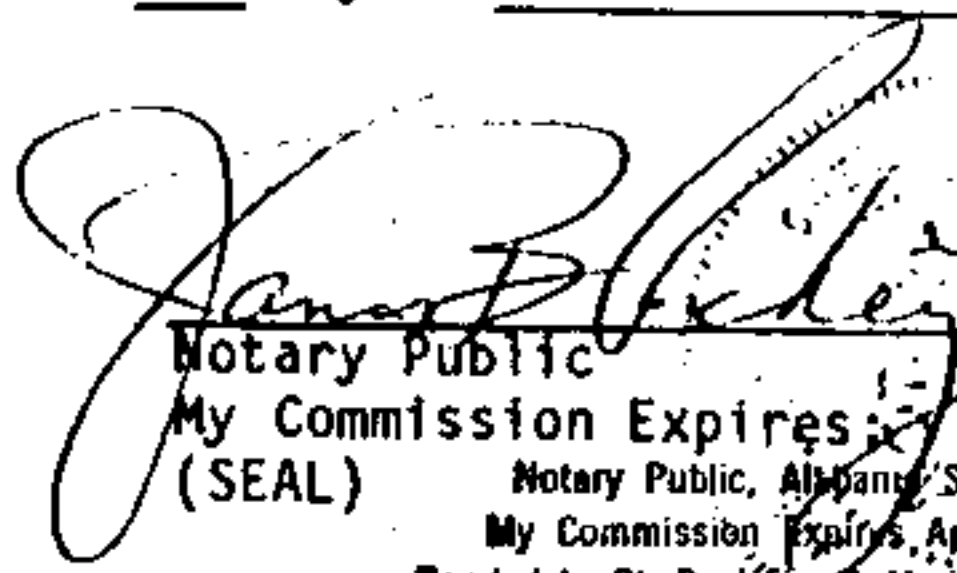
(Corporate Seal)

AmSouth Bank N.A.
Post Office Box 11007
Birmingham, Alabama 35288

STATE OF ALABAMA)
COUNTY OF JEFFERSON) ss.

I, Janis B. Richey, a Notary Public in and for said County in said State, hereby certify that Jack G. Hays, whose name as President of AmSouth Financial corporation, an Alabama corporation, 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, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 11th day of November, 1985.

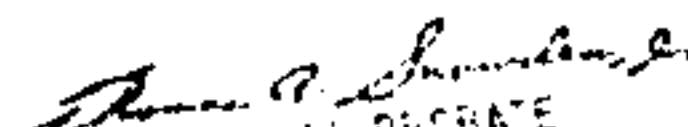

Notary Public
My Commission Expires: April 14, 1988
(SEAL) Notary Public, Alabama State at Large
My Commission Expires April 14, 1988
Bonded by St. Paul Fire & Marine Insurance Co.

This instrument prepared by:

A. Lee Hardegree, III
Assistant Counsel
AmSouth Bank N.A.
P.O. Box 11007
Birmingham, Alabama 35203

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

1986 JAN -9 AM 10:26


JUDGE OF PROBATE

RECORDING FEES

Recording Fee	\$ <u>5.00</u>
Index Fee	<u>1.00</u>
TOTAL	\$ <u>6.00</u>