

STATE OF VIRGINIA)
 City of Richmond)

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That the undersigned
 SOVRAN MORTGAGE CORPORATION, does hereby constitute and appoint
 THE PROBATE JUDGE OF Shelby County, Alabama, its true
 and lawful attorney in fact to satisfy of record that certain real
 estate mortgage from Clement P. COTTER & Deborah V. COTTER to
 , dated September 28

ENGEL MORTGAGE COMPANY, INC.

1983 , as recorded in Mortgage Book 437 at page 584 in the Probate
 Office of Shelby County, Alabama, which said mortgage was duly

transferred by AMSOUTH MORTGAGE COMPANY, INC.
 F/K/A ENGEL MORTGAGE COMPANY, INC.

to SOVRAN MORTGAGE CORPORATION
 and recorded on February 7, 1985

On January 2, 1985

by Assignment of Mortgage recorded in Mortgage Transfer Book 017at

page 284 , and transferred by N/A

to on , by Assignment of

Mortgage recorded in Mortgage Transfer Book at page in the

Probate Office of County, Alabama.

And the undersigned does hereby ratify and confirm whatso-
 ever its said attorney in fact may do in the premises.

IN WITNESS WHEREOF, SOVRAN MORTGAGE CORPORATION has caused
 this instrument to be duly executed by its officers thereunto duly
 authorized on this the 2nd day of April 1987

ATTEST:

DORIS J. KELLEY
 Assistant Secretary

By:

WILLIAM G. STONE, VICE PRESIDENT

STATE OF ALABAMA
 I CERTIFY THIS
 INSTRUMENT WAS FILED

STATE OF VIRGINIA)
 City OF Richmond)

1987 JUN 26 AM 9:39

I, the undersigned Notary Public for said County and State, do
 hereby certify that William G. Stone, whose name as Vice
 President of Sovran Mortgage Corporation is signed to the foregoing power
 of attorney and who is known to me, acknowledged before me on this day
 that, being informed of the contents thereof, he, as such officer and
 with full authority, executed the same voluntarily as the act of said
 Corporation.

Given under my hand and official seal, this 2nd day of April, 1987.

(seal)

Notary Public, ISABELLA AXELSON
 My Commission Expires: 9-19-89