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STATE OF Virginia)
CITY OF RICHMOND)


POWER OF ATTORNEY

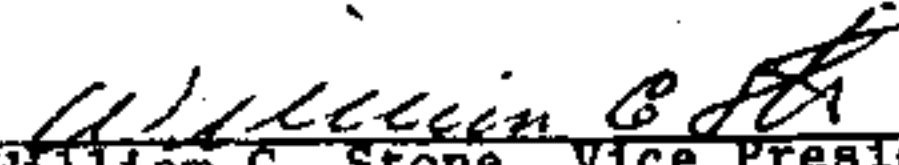
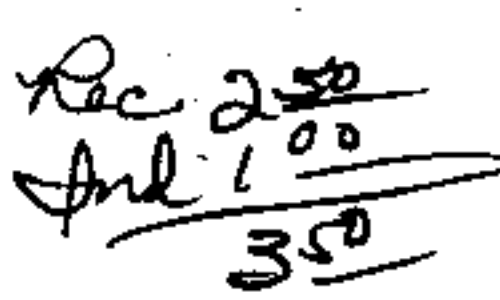
KNOW ALL MEN BY THESE PRESENTS, That the undersigned
Sovran Mortgage Corporation, does hereby constitute and appoint
Judge of Probate, Shelby County, Alabama, its true
and lawful attorney in fact to satisfy of record that certain real
estate mortgage from Robert W. Bailey and Rebecca E. Bailey to
Amsouth Mortgage Company, Inc., F/K/A/ Engel Mortgage Company, dated August 3, 1983
, as recorded in Mortgage Book 434 at page 874 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
to Sovran Mortgage Corporation on January 2, 1985
by Assignment of Mortgage recorded in Mortgage Transfer Book 032 at
page 826, and transferred by
to on , by Assignment of
Mortgage recorded in Mortgage Transfer Book at page in the
Probate Office of County, Alabama.

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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 14th day of June 1988


ATTEST:

Doris J. Kelley
Assistant Secretary

By:  L.S.
William G. Stone, Vice President
STATE OF ALA. SOLLER
I CERTIFY THIS
INSTRUMENT WAS FILED: 
88 JUL 11 PM 2:42

STATE OF Virginia)
City OF Richmond)

I, the undersigned Notary Public in and 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 14th day of June , 1988.

(seal)  No. Public Kathleen M. Shobe 