

RECORDING REQUESTED BY

WHEN RECORDED MAIL TO:
EXPRESS AMERICA MORTGAGE CORPORATION
9060 East Via Linda Street
Scottsdale, Arizona 85258-5416

Inst # 1993-26716

09/02/1993-26716
01:53 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 KCB 11.00

Ln. No.

SPACE ABOVE THIS LINE FOR RECORDER'S USE

SPECIAL LIMITED IRREVOCABLE POWER OF ATTORNEY

Know that NATIONAL BANK OF COMMERCE OF BIRMINGHAM, a national banking association, a (corporation/partnership/sole proprietorship) with its principal offices at 1927 1ST AVENUE NORTH, BIRMINGHAM, AL, 35203 ("Principal"), does hereby make, constitute and appoint EXPRESS AMERICA MORTGAGE CORPORATION, an Arizona corporation with offices at 9060 E. Via Linda Street, Scottsdale, AZ 85258 ("EXPRESS AMERICA"), for Principal's benefit and in Principal's name, place and stead, Principal's true and lawful attorney-in-fact:

To execute, endorse, assign and deliver to EXPRESS AMERICA (1) the promissory note (hereinafter the "Promissory Note") made payable to the order of Principal, relating to the property at 2023 Club Road Hoover AL 35244, Lot 24A Riverchase Country Club Ph II 8/85 Shelby County, Alabama that is now or is hereafter in the possession of EXPRESS AMERICA as contemplated by the Loan Brokerage Agreement dated August 10, 1993 and the supplement to Loan Brokerage Agreement dated August 10, 1993 (collectively, the "Loan Brokerage Agreement") both of which are currently in effect between Principal and EXPRESS AMERICA, (2) any beneficial or mortgagee's interest, or assignment thereof, and any and all other rights and interests, under all mortgages, deeds of trust, security agreements and other instruments evidencing, making or granting security for the Promissory Note ("Mortgage Rights") and (3) all other documents evidencing, memorializing or otherwise relating to payee's obligee's or mortgagee's interest in the loan evidenced by the Promissory Note ("Documents").

Principal hereby grants to EXPRESS AMERICA full authority to act in any manner both proper and necessary to exercise the foregoing powers as fully as Principal might or could do and perform by itself. EXPRESS AMERICA agrees that it shall exercise the power granted it hereunder only through an officer of EXPRESS AMERICA.

Principal and EXPRESS AMERICA hereby acknowledge and agree that EXPRESS AMERICA has an interest in the subject matter of the power granted herein, in that the loan evidenced by the Promissory Note (and the related Mortgage Rights and Documents) were, as contemplated by the Loan Brokerage Agreement, originated and closed in the name of Principal with Principal being denominated the original payee on the Promissory Note and the original beneficiary or mortgagee on the deed of trust or mortgage securing payment of the Promissory Note, and immediately upon and concurrently with the closing of the loan, Principal and EXPRESS AMERICA do hereby agree that EXPRESS AMERICA is hereby vested irrevocably with the power granted herein and that Principal does hereby forever renounce all right to revoke this Special Limited Irrevocable Power of Attorney or any of the powers conferred upon EXPRESS AMERICA hereby or to appoint any other person to execute the said power and Principal also renounces all right to do any of the acts which EXPRESS AMERICA is authorized to perform by this power.

If prior to the exercise of the power hereby conferred upon EXPRESS AMERICA, Principal shall have become bankrupt, dissolved, liquidated, disabled, incapacitated, or have died, and EXPRESS AMERICA shall have thereafter exercised such power, Principal hereby declares any such acts performed by EXPRESS AMERICA pursuant to this power binding and effective in the same manner that they would have been had such bankruptcy, dissolution, liquidation, disability, incapacity or death of Principal not have occurred.

Executed on August 10, 1993, at Birmingham, Alabama

PRINCIPAL:

By: [Signature]
STEVEN D. FLEMING
Its: VICE-PRESIDENT

Corporation and Partnership

State of Alabama

ss:

State of ALABAMA County of JEFFERSON, I, PATRICIA HUGHES CARVER, NOTARY PUBLIC in and for said county in said state, hereby certify that STEVEN D. FLEMING, whose name as VICE-PRESIDENT of NATIONAL BANK OF COMMERCE OF BIRMINGHAM, a corporation/partnership, 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 said instrument, he, as such officer/partner and with full authority, executed the same voluntarily for and as the act of said corporation/partnership.

Given under my hand this 10th day of August, A.D. 1993.

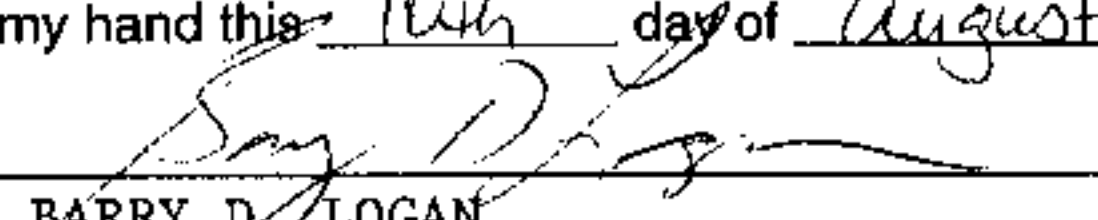
By: [Signature]
PATRICIA HUGHES CARVER
Title: BRANCH OPERATIONS OFFICER

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar. 3, 1997.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

Individual

State of ALABAMA County of JEFFERSON I, BARRY D. LOGAN/ASSISTANT VICE-PRESIDENT/
BRANCH MANAGER (name and style of officer),
hereby certify that STEVEN D. FLEMING, whose name 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 said instrument, he executed the same voluntarily
the day the same bears date.

Given under my hand this 10th day of August, A.D. 199 3.

By: 
BARRY D. LOGAN
Title: ASSISTANT VICE-PRESIDENT/BRANCH MANAGER

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