

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS;

That I James R. Arthur of Birmingham county of Jefferson and State of Alabama has made and appointed, and BY THESE PRESENTS do make, constitute and appoint Pamela J. Crowley, or Diane M. Allison, or Andrew D. Tressler, or Carla Madura of Household Bank, f.s.b. of the City of Wood Dale, County of DuPage and State of Illinois my true and lawful attorney for and in my name and stead to;

Execute any and all documents for the purpose of assigning and transferring a certain mortgage, deed of trust, security instrument and note, including but not limited to, an assignment of mortgage, deed of trust, or security instrument and note allonge for the following loan transaction:

Borrower(s) Names: Douglas J. and Rena B. Young
Address of Property: 1928 Highway 58
City, State, Zip Code: Helena, AL 35080
HMS Loan Number: 6879522
Legal Description: Lot 14, Somerset II Shelby County

giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about the premises, as fully, to all intents and purposes, as I might or could do if personally present at the doing thereof, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by virtue hereof.

IN TESTIMONY WHEREOF, I have hereto set my hand and seal this 13th day of August, 19 93.

James R. Arthur
Inst. # 1993-36032

State of: ALABAMA
County of: JEFFERSON

11/15/1993-36032
08:48 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

On 8/13/93 before me, CYNTHIA A. JOHNSON, personally appeared JAMES R. ARTHUR personally known to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Cynthia A. Johnson (Seal)