

# POWER OF ATTORNEY

State of Alabama)

County of Jefferson)

Return to:

Real Estate Financing, Inc.

Paid in Full Dept.

P. O. Box 669

Montgomery, Alabama 36101

Inst # 1994-02347

KNOW ALL MEN BY THESE PRESENTS, THAT:

SECOR BANK, FSB, (hereinafter referred to as "Secor") whose main office is located at 201 Office Park Drive, Birmingham, Alabama 35223, does hereby constitute and appoint the below-referenced employees of REAL ESTATE FINANCING, INC. (hereinafter referred to as "REF") whose main office is located at 605 South Perry Street, Montgomery, Alabama 36104, as its lawful attorneys-in-fact for it and all of its branch offices, wherever they may be located (collectively referred to herein as "it", "its", or "Secor"), and in its name and place and for its use and benefit;

To execute cancellations of any mortgages that have paid in full and for which REF has assumed the servicing responsibility therefore on behalf on Secor pursuant to the Sub-Servicing Agreement (hereinafter referred to as the "Agreement") between Secor and REF dated on or about August 3, 1993.

Only those persons at REF having the titles of Operations Manager, Investor Accounting Manager, Servicing Manager, and Assistant Servicing Manager shall be granted the power of attorney to act on behalf of Secor in canceling said mortgage documents.

Secor does hereby ratify and confirm any and all acts of its said attorneys-in-fact performed under the authority hereof.

This power of attorney shall not be affected by Secor's disability, incompetency, or incapacity but shall survive and remain in full force and effect during any period of time wherein REF has in its possession unpaid loans which it is servicing pursuant to the Agreement.

Further, Secor shall hold harmless and indemnify REF and its successors and assigns from any loss or damage resulting from a reliance upon this power of attorney.

This power of attorney shall continue in full force and effect until revoked by instrument filed for record in the Office of the Judge of Probate of Jefferson County, Alabama.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal on this the 28th day of December, 19 93.

State of ALABAMA )

County of JEFFERSON )

SECOR BANK, FSB

By: F. Eugene Woodham

Its: EVP - CFO

Attest: Deidra S. Jones

Its: Assistant Corporate Secretary

I, the undersigned, a Notary Public in and for said county in said State, hereby certify that F. Eugene Woodham, whose name as EVP-CFO of Secor Bank, FSB, a 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 of the foregoing power of attorney, he/she executed the same voluntarily on the day the same bears date and, in so sign, warrants that he/she had the authority to bind Secor to this power of attorney.

GIVEN under my hand and office seal this 28th day of Dec., 19 93.

My commission expires 11/23/97.

Jessie L. Hampton  
Notary Public

I certify this to be a true and exact copy of the original document. Given under my hand and office seal this 14th day of January, 1994.

My commission expires 5/21/94.

M. Sharon Whately  
Notary Public

01/21/1994-02347  
12:52 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
DOI MCD 8.50