

74012B

LIMITED POWER OF ATTORNEY
(Alabama)

Inst # 1994-03034

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, Premiere Mortgage Corp., (hereinafter referred to as the "Correspondent"), of the County of Jefferson, and State of Alabama, has made and appointed, and BY THESE PRESENTS does make, constitute and appoint Karen E. West or William A. Fowler, Jr. or Jackie W. Mullins of Liberty Mortgage Corporation, a Georgia corporation, its true and lawful attorney for and in my name and stead to:

Execute any and all documents for the purpose of assigning and transferring to Liberty Mortgage Corporation, First Liberty Bank, or to any other assignee or entity a certain mortgage, deed of trust, security deed, security instrument and note, including, but not limited to, an assignment of mortgage, deed of trust, security deed, or security instrument and note allonge for the loan transaction:

Borrower(s) Names: Phillip A. Graham
Address of Property: 5517 Surrey Lane
City, State, Zip Code: Birmingham, AL 35242
Loan Number: 1375466

giving and granting unto 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 WITNESS WHEREOF, I have hereunto set my hand and affixed my seal, this 5th day of January, 1994.

Signed, sealed and delivered in
the presence of:

Glenn B. Willis
Unofficial Witness

Premiere Mortgage Corp.
(Name of Correspondent)

Nancy Blankensopp
Notary Public

By: [Signature]
Title: V.P.

My Commission Expires: 7-10-96

(Corporate Seal)

Inst # 1994-03034

01/28/1994-03034
10:28 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
- 001 MCD B.50