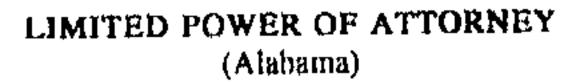
74012B



KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, remove Mortgage Corp., (hereinafter referred to as the "Correspondent"), of the County of Jectuson, 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 Liherty 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. Grahm Address of Property: 5517 Survey Lane City, State, Zip Code: Birmingham, Al. 35242 Loan Number: 13,75466

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.

day of January, 1994

Signed, sealed and delivered in the presence of:

Unofficial Witness

Notary Public Blankensopp

Premiere Mortgage Corp.

(Name of Correspondent)

y: 1

Title: V.P.

My Commission Expires: 7-10-96

(Corporate Sea!)

nst # 1994-03034

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