

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS;

That I JAMES R. ARTHUR of HERITAGE HOME MORTGAGE CORP.  
of Jefferson and State of Alabama Birmingham, county  
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;

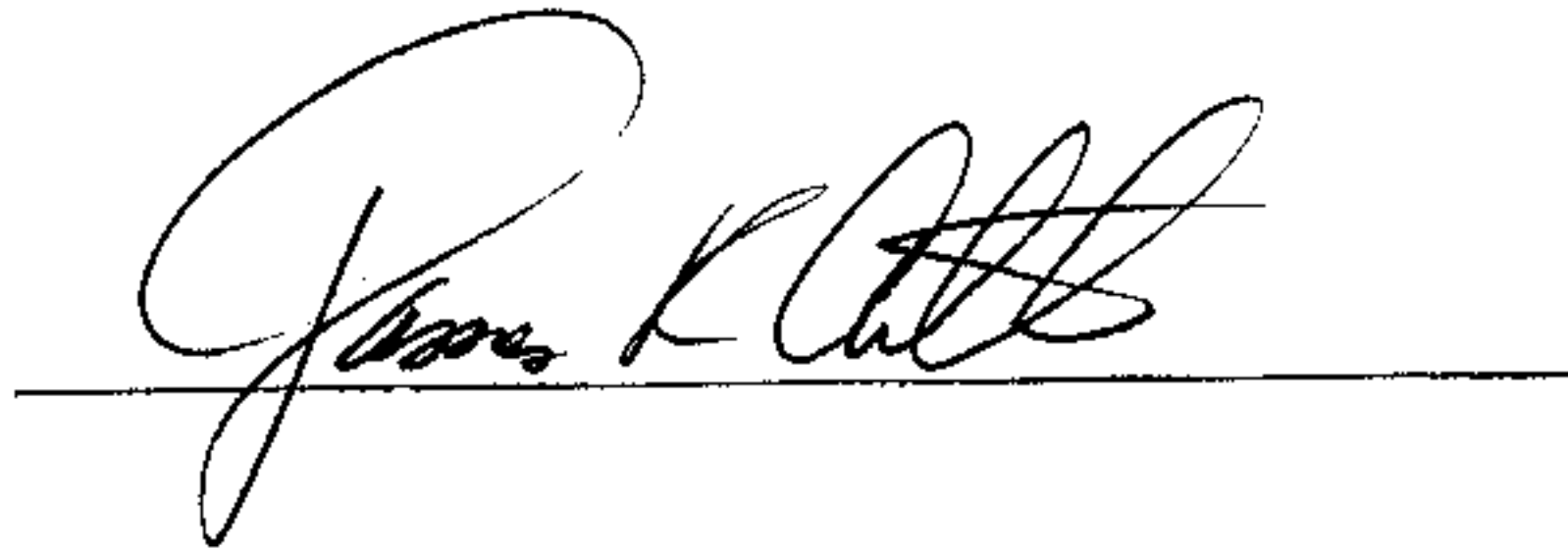
Execute any and all documents for the purpose of assigning and transferring a certain mortgage,  
deed of trust, security instrument and note, including but not limited to, an assignment of mortgage,  
deed of trust, or security instrument and note allonge for the following loan transaction:

Borrower(s) Names: HUGH V. HOGUE & LINDA MARIE HOGUE  
Address of Property: 189 KENTWOOD LANE  
City, State, Zip Code: ALABASTER, AL 35007  
HMS Loan Number: 5194394  
Legal Description: LOT 62, KENTWOOD 1ST ADD.

03/03/1994-06946  
11:58 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 HCD 8.50

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 5th day of  
November, 19 93.



State of: Alabama  
County of: Jefferson

On Nov. 5, 1993 before me, Donna Gayle Gwynn, 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 Donna Gayle Gwynn (Seal)

COMMISSION EXPIRES FEBRUARY 15, 1997