

LIMITED POWER OF ATTORNEY
(Alabama)

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, Premiere Mortgage; (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 following loan transaction:

Borrower(s) Names: R. Wayne and Cynthia Carnes
Address of Property: 4032 Cross Grove Circle
City, State, Zip Code: Birmingham, AL. 35242
Loan Number: 1380596

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, Correspondent has caused this instrument to be executed in its name by Suzanne Hunt its duly authorized Vice President, this 28th day of February, 1994.

Premiere Mortgage Corp.
(Name of Correspondent)

By: [Signature]
Title: Vice President
(Corporate Seal)

STATE OF Alabama

COUNTY OF Jefferson

I, Nancy Blankensopp, a Notary Public in and for said County in Said State, hereby certify that Suzanne Hunt, whose name as Vice President of Correspondent is signed to the foregoing conveyance, and who is known to me, acknowledges before me on this day, being informed of the contents of the conveyance, (s)he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office this 28th day of February, 1994.

Nancy Blankensopp
Notary Public
My Commission Expires: 7/10/96

Inst # 1994-08881

03/18/1994-08881
10:17 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
8.50
001 MTS