

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS;

That I JAMES R. ARTHUR of HERITAGE HOME MORTGAGE CORP. county of JEFFERSON and State of BIRMINGHAM ALABAMA has made and appointed, and BY THESE PRESENTS do make, constitute and appoint Pamela J. Crowley, or Diane Emerson, or Carla Madura, or Jill Kinsall, or Jeffery S. Bransford 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 alonge for the following loan transaction:

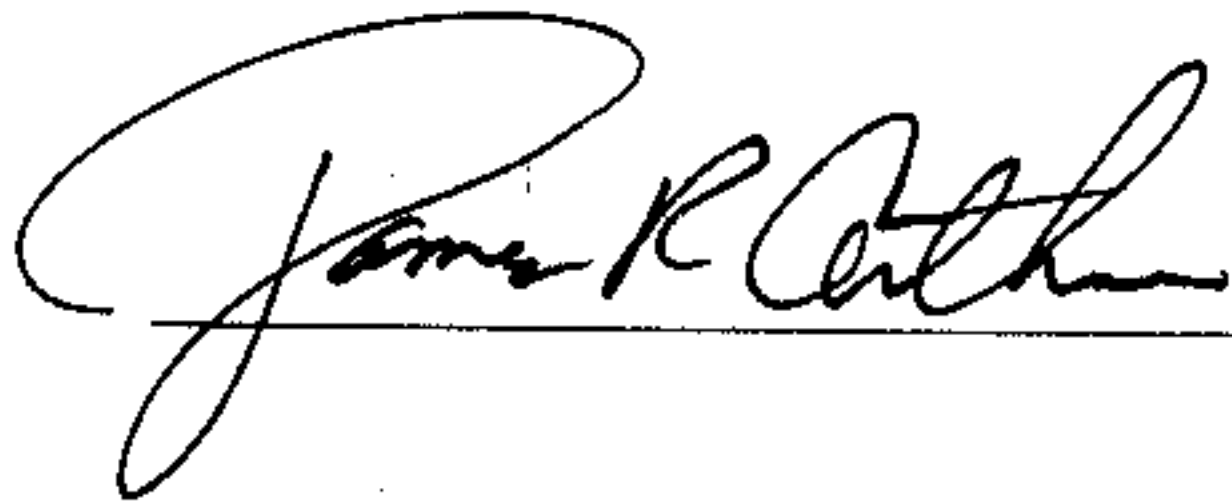
Borrower(s) Names: **JAMES H. KARR, JR & FRANCES L. KARR**  
Address of Property: **121 SUMMER CIRCLE**  
City, State, Zip Code: **PELHAM, AL 35124**  
HMS Loan Number: **231352**  
Legal Description: **LOT 6 BLOCK 2 SUMMER PLACE MB 1& PG 57 1994-09282**

Inst # **1994-09282**  
**03/22/1994-09282**  
**10:52 AM CERTIFIED**

**SHELBY COUNTY JUDGE OF PROBATE**  
**001 MCD 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 8th day of MARCH, 19 94.



State of: **ALABAMA**  
County of: **JEFFERSON**

On MARCH 8, 1994 before me, MARY E. HARDIN, 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 Mary E. Hardin (Seal)  
**MARY E. HARDIN**

**NOTARY PUBLIC STATE OF ALABAMA AT LARGE**  
**MY COMMISSION EXPIRES: MAR. 7, 1998.**  
**BONDED THRU NOTARY PUBLIC UNDERWRITERS.**

CLAYTON T. SWEENEY, ATTORNEY AT LAW