

LIMITED POWER OF ATTORNEY
(Alabama)

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, Southern Capital Resources (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: Terrell + Deborah Witt
Address of Property: 2838 Bridgwood Terrace
City, State, Zip Code: Helena, AL 35080
Loan Number: 1379582

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 14th day of February, 1994.

Signed, sealed and delivered in the presence of:

[Signature]
Unofficial Witness

Southern Capital Resources
(Name of Correspondent)

[Signature]
Notary Public

By: [Signature]
Title: Vice President

My Commission Expires:

By: _____
MY COMMISSION EXPIRES JULY 26, 1995

Title: _____

(Corporate Seal)

Inst # 1994-10017