

RGH-1421

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS;

That I KATHY ARTHUR of BIRMINGHAM county of JEFFERSON and State of 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;

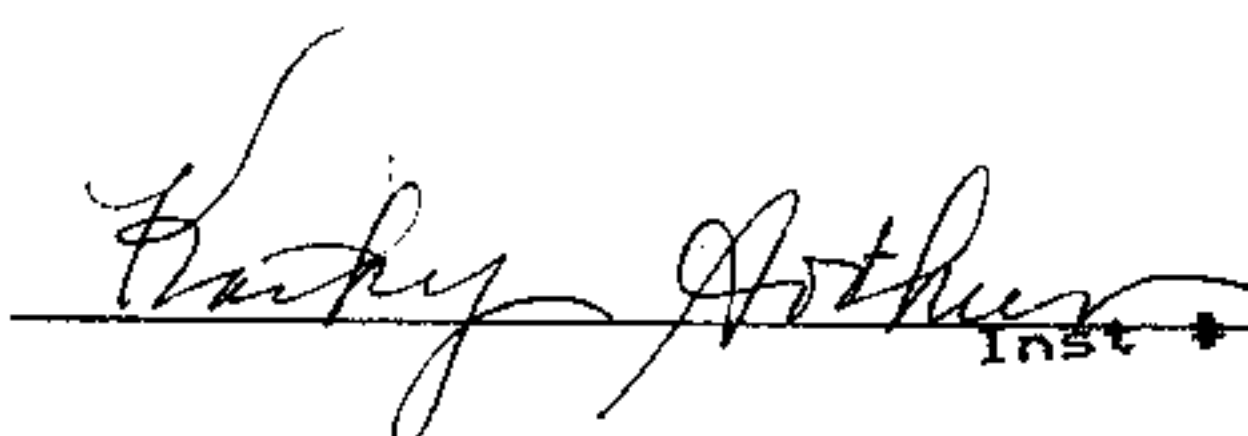
Execute any and all documents for the purpose of assigning and transferring a certain mortgage, deed of trust, security instrument and note, including but not limited to, an assignment of mortgage, deed of trust, or security instrument and note alonge for the following loan transaction:

Borrower(s) Names: **GERALD M. MASON & ANN MARIE SMITH**
Address of Property: **LOT 15 FOREST PARKWAY, MONTEVALLO, AL 35115**
City, State, Zip Code:
HMS Loan Number: **5270327**
Legal Description: **LOT 15, 6TH SECTOR PARK FOREST S/D**

LOT 15, ACCORDING TO THE SURVEY OF PARK FOREST, SIXTH SECTOR, AS RECORDED IN MAP BOOK 17, PAGE 92, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

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 12TH day of MAY, 1994.


Inst # 1994-16289

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

05/20/1994-16289
08:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 9.50

On MAY 12, 1994 before me, MARY E. HARDIN, personally appeared KATHY 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

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COM. EXPIRES 12/31/95
BONDED TO THE PUBLIC UNDERWRITERS.