

POWER OF ATTORNEY
Limited

Inst # 1994-24566

KNOW ALL MEN BY THESE PRESENTS, That I, Carol D. Bumpers,
a legal resident of Cypress, Harris County, Texas,
United States of America, have made, constituted and appointed,
and by these presents do make, constitute and appoint my husband,
Christopher Lee Bumpers, my true and lawful attorney, to act in my
behalf and for my use and benefit and as my act and deed to
execute the promissory note, security instrument, HUD-1
settlement statement and any other documents which may be
required in the closing of the following described loan:

First Mortgage, purchasing our primary residence, ammortized for 30 Years,
10/1 Adjustable Rate Mortgage with the interest rate starting at 8.25%;
The Loan amount will be \$159,100

on the following described real property located in _____
Shelby County, State of Alabama, to-wit:

Lot 4 Windemere, Chelsea, AL 35147
Legal: Lot 56, Countryside
said property to be purchased at a price of \$ 198,900.

GIVING AND GRANTING unto my said attorney full power and
authority to execute said documents.

THIS POWER OF ATTORNEY shall not be affected by my disability,
incompetency, or incapacity. It is intended that this power of
attorney is to become effective immediately upon execution and
shall continue in effect during and subsequent disability,
incompetency or incapacity as so provided by 26-1-2, Code of
Alabama 1975.

AND I HEREBY declare that the execution of loan documents done
hereunder by my said attorney shall be binding on myself, and my
heirs, legal and personal representatives and assigns.

THIS POWER OF ATTORNEY is specifically limited to the acts
specified herein and shall terminate immediately upon the
satisfactory closing of the above identified loan.

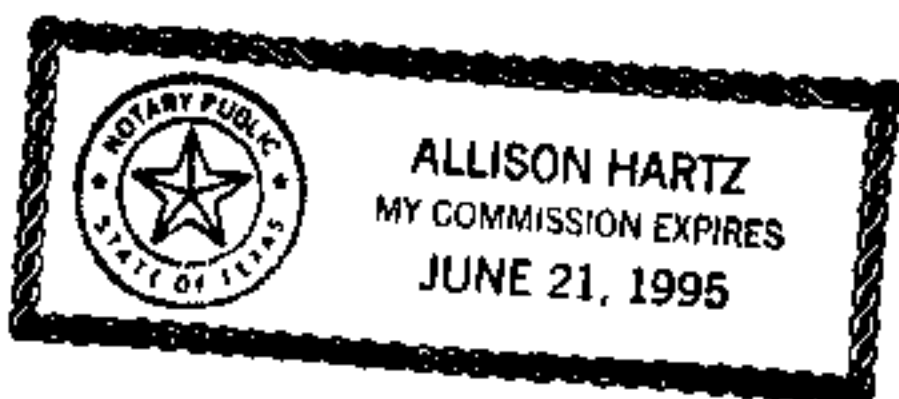
IN WITNESS WHEREOF, I have executed this Limited Power of
Attorney this, the 26th day of July, 1994.

Carol D. Bumpers
(Signature)

STATE OF Texas
COUNTY OF Harris

I, the undersigned authority, a Notary Public in and for said
State and County, hereby certify that Carol D. Bumpers,
whose name is signed to the foregoing Power of Attorney, and who
is known to me, acknowledged before me on this day that, being
informed of the contents of the Power of Attorney, she
executed the same voluntarily, on the day the same bears date.

Given under my hand and official seal, this 26th day of
July, 1994.



Allison Hartz
Notary Public
Inst # 1994-24566

(SEAL)

08/05/1994-24566
01:40 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Form #572
Revised (4/90)