

LIMITED IRREVOCABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

The undersigned, Mortgage Professionals, Inc. a (corporation/partnership/sole proprietorship) with its principal offices at 1855 Data Dr., Suite 110; Birmingham, AL 35244 County of Jefferson and State of AL ("Principal") does hereby make, constitute and appoint American Residential Mortgage Corporation of the City of ATLANTA County of DEKALB and State of GEORGIA ("AmRes"), my true and lawful attorney-in-fact with power to act for and in my name and stead to:

Execute, endorse, assign and deliver to AmRes (1) the promissory note (hereinafter the "Promissory Note") made payable to the order of Principal, (2) any beneficial or mortgagee's interest, or assignment thereof, and any and all other rights and interests, under all mortgages, deeds of trust, security agreements and other instruments evidencing, making or granting security for the Promissory Note ("Mortgage Rights") and (3) all other documents evidencing, memorializing or otherwise relating to payee's, obligee's or mortgagee's interest in the loan evidenced by the Promissory Note ("Documents"), each in connection with the following loan transaction:

Borrower Name(s): Bobbie H. Reynolds & Margie T. Reynolds
Address of Property: Butler Road
City, State, Zip Code: Alabaster, AL 35115
Loan Number: American Residential # 940354293

giving and granting unto said attorney-in-fact, through its authorized officers and employees, full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to exercise the foregoing powers as fully, to all intents and purposes, as Principal might or could do and perform by itself, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by virtue hereof.

Principal and AmRes hereby acknowledge and agree that AmRes has an interest in the subject matter of the power granted herein, and immediately upon and concurrently with the closing of the loan, AmRes is hereby vested irrevocably with the power granted herein and that Principal does hereby forever renounce all right to revoke this Limited Irrevocable Power of Attorney or any of the powers conferred hereby or to appoint any other person to execute the said power and Principal also renounces all right to do any of the acts which AmRes is authorized to perform by this power.

The power of attorney granted herein shall not be affected by any incapacity, dissolution, insolvency, liquidation, bankruptcy or death of the Principal.

Executed this 27th day of May, 1994

By: Steve Shaw
Its: Steve Shaw
President
Inst # 1994-24902

08/09/1994-24902
10:57 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Steve Shaw, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this the 27th day of May, 1994.

Anne R. Strickland
NOTARY PUBLIC Anne R. Strickland
My Commission Expires: 5/11/97

Inst # 1994-24902

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