

LIMITED IRREVOCABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

The undersigned,

a (corporation/partnership/sole proprietorship) with its principal offices at 496 Southbrook Village, Alabaster, Alabama 35007 County of Jefferson and State of Alabama ("Principal") does hereby make, constitute and appoint Chase Manhattan Mortgage Corporation a Delaware Corporation, headquartered at 4915 Independence Parkway, Tampa, Florida 33634-7540, County of Hillsborough, and State of Florida ("CMMC"), my true and lawful attorney-in-fact with power to act for and in my name and stead:

Execute, endorse, assign and deliver to CMMC (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 interest, 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 or mortgagee's interest in the loan evidencing by the Promissory Note ("Documents"), each in connection with the following loan transaction:

Borrower Name(s): Jason Eric Spinks
Address of Property: 430 Crestview Drive
City, State, Zip Code: Montevallo, Alabama 35115
Loan Number: 000-667994

Inst # 1994-33740

11/10/1994-33740
02:52 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

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 itself, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by virtue hereof.

Principal and CMMC hereby acknowledge and agree that CMMC has an interest in the subject matter of the power granted herein, and immediately upon and concurrently with the closing of the loan. CMMC 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 CMMC 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 3th day of November 1994

WITNESS

By:
Its:

President

AFFIX CORPORATE SEAL

Corporation

STATE OF Alabama
COUNTY OF Shelby

I, Mary L. Jones, a notary public in and for, and residing in the County and State aforesaid, do hereby certify that on this 3rd day of Nov, 1994, before me, personally appeared Jason E. Spinks, who acknowledged himself to be President of Spinks Fin., a corporation incorporated under the laws of the state of Alabama, being authorized so to do, executed the foregoing instrument for the purposes herein contained, by signing the name of the corporation by himself as

In witness whereof I hereunto set my hand and official seal.

Notary Public

My Commission Expires October 23, 1996

WITNESS

(SEAL)

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