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Inst # 1994-36600

12/14/1994-36600  
01:25 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 'MCD 11.00**LIMITED IRREVOCABLE POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS:

The undersigned, BANK OF ALABAMAa (corporation/partnership/sole proprietorship) with its principal offices at 2100-A SouthBridge Parkway,  
Suite 635  
Birmingham, Alabama 35209

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 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): Joseph Richard Ash, Jr. and Jill Synder Ash  
504 Overhill Drive

Address of Property: Pelham, Alabama 35124

City, State, Zip Code:

Loan Number: 000729914

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 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 2nd day of December, 1994

BANK OF ALABAMA

WITNESS

ST749(11/94)

By:

Its:

Vice President

AFFIX CORPORATE SEAL

CorporationSTATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned, a notary public in and for, and  
 residing in the County and State aforesaid, do hereby certify that on this 2nd day of December,  
 1994, before me, personally appeared Judi Waltman,  
 who acknowledged himself to be Vice President of Bank of Alabama

, 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 Vice President

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

MY COMMISSION EXPIRES OCTOBER 6, 1998

*Judi Waltman*  
 Notary Public

(SEAL)

WITNESS

PartnershipsSTATE OF  
COUNTY OF

I, a notary public in and for, and  
 residing in the County and State aforesaid, do hereby certify that the foregoing instrument was acknowledged before  
 me on this day of , by  
 , partner (or agent) on behalf of  
 , a partnership.

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

Notary Public

(SEAL)

WITNESS

IndividualSTATE OF  
COUNTY OF

I, a notary public in and for, and  
 residing in the County and State aforesaid, so hereby certify that before me, personally appeared  
 , personally known to me (or proved to me on the basis of  
 satisfactory evidence) 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.

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

Notary Public

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(SEAL)

WITNESS

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