

Shelby Co. AL

POWER OF ATTORNEY

State of Alabama)
County of Jefferson)

KNOW ALL MEAN BY THESE PRESENTS: That, Regions Bank of Louisiana (hereinafter referred to as "Regions") having an officer for the conduct of business at 210 Office Park Drive, Birmingham, Alabama 35223, does hereby constitute and appoint the below-referenced employees of REAL ESTATE FINANCING, INC., (hereinafter referred to as "REF", whose main office is located at 605 South Perry Street, Montgomery, Alabama 36104, as its lawful Attorney-In-Fact for it and all of its branch offices, wherever they may be located (collectively referred to herein as "it", "its", or "Regions"), and in its name and place and for its use and benefit;

To execute cancellations of any mortgages that have paid in full for which REF has assumed the servicing responsibility therefore on behalf of Regions pursuant to the Sub-Servicing Agreement (hereinafter referred to as the "Agreement") between Regions and REF dated on or about December 19, 1994.

Only those persons at REF having the titles of Operations Manager, Investor Accounting Manager, Investor Accounting Officer, Acquisitions Officer, Servicing Manager, Assistant Servicing and any Vice President involved in Service Administration shall be granted the Power Of Attorney to act on behalf of Regions in cancelling said mortgage documents.

Regions does hereby ratify and confirm any and all acts of its said Attorney-In-Fact performed under the authority hereof.

This Power Of Attorney shall not be affected by Region's disability, incompetency or incapacity, but shall survive and remain in full force and effect during any period of time wherein REF has in its possession unpaid loans which it is servicing pursuant to the Agreement.

Further, Regions shall hold harmless and indemnify REF and its successors and assigns from any loss or damage resulting from a reliance upon this Power Of Attorney.

This Power Of Attorney shall continue in full force and effect until an instrument of revocation has been recorded.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal on this the ____ day of _____, 199__.

REGIONS BANK OF LOUISIANA

By: F. Eugene Worden

Its: _____

Attest: Cindy L. Howe

Its: _____

State of Alabama)
County of Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said State, hereby certify that _____, whose name as _____ of Regions Bank of Louisiana, a corporation, is signed to the foregoing Power Of Attorney and who is known to me, acknowledged before me on this date, that, being informed of the contents of the foregoing Power Of Attorney, he/she executed the same voluntarily on the day the same bears date.

GIVEN under my hand and official seal this 23rd day of January, 1995.

M. Sharon Whately
Notary Public
My commission expires: 5-20-98

This instrument prepared by:

02/09/1995-03638
02:15 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD B.50

Inst # 1995-03638