

**LIMITED POWER OF ATTORNEY
(ALABAMA)**

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, Spinks Financial Services, Inc.,
(hereinafter referred to as the "Correspondent"), of the county of
Jefferson, and State of Alabama, has made and appointed,
and BY THESE PRESENTS, does make, constitute and appoint Susan E.
Schofield, Sonya W. Frost, Lori C. Horton, Betty E. Monson, Renee'
S. Herring or Daena L. Brown of the First National Bank of
Gainesville d/b/a The Mortgage Source, with offices in Hall County,
Georgia, its true and lawful attorney for and in my name and stead
to:

Execute any and all documents for the purpose of assigning and
transferring to the First National Bank of Gainesville d/b/a The
Mortgage Source or to any other assignee or entity a certain
mortgage, deed of trust, security deed, security instrument and
note, including, but not limited to an assignment of mortgage, deed
of trust, security deed or security instrument and note allonge for
the following loan transaction.

Borrower(s) Names: Shailesh J. and Samata S. Shah
Address of Property: 3607 Stratford Lane Birmingham, Alabama 35242
City, State, Zip Code:
Loan Number: 474341-5

Giving and granting unto my said attorney full power and authority
to do and perform all and every act and thing whatsoever, requisite
and necessary to be done on and about the premises, as fully to all
intents and purposes, as I might or could do if personally present
at the doing thereof, with full power of substitution and
revocation, hereby ratifying and confirming all that my said
attorney shall lawfully do or cause to be done by virtue hereof.

IN WITNESS THEREOF, I have hereunto set my hand and affixed my
seal, this 9th day of February, 19 95.

Signed, sealed and delivery in the presence of:

Spinks Financial Services, Inc. Inst # 1995-04223
(Name of Correspondent)
By: Jason E. Spinks 02/16/1995-04223
Title President 09:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 12.50

(Seal)

Attest: _____

State of Alabama
County of Jefferson

I, the undersigned _____, Notary Public for said County and
State, certify that Jason E. Spinks personally came
before me this day and acknowledged that he/she is
President of Spinks Financial Services, Inc.,
an Alabama Corporation, and that by authority duly given and as the
act of the corporation, the foregoing instrument was signed in its
name by its President, ~~sealed with its corporate seal, and~~
~~attested by himself/herself as its~~ _____.

Witness my hand and official seal, this the 9th day of
February, 19 95.

(Seal)

Notary Public

My Commission expires: 2/23/96 James R. Moncus, Jr.

Inst # 1995-04223