

**LIMITED POWER OF ATTORNEY
(ALABAMA)**

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, Hamilton Mortgage Corporation,
(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: Terry Willingham & Teresa Willingham
Address of Property: 943 5th Avenue N.W.
City, State, Zip Code: Alabaster, AL 35007
Loan Number: 4750410

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 27th day of April, 19 95.

Signed, sealed and delivery in the presence of:

Hamilton Mortgage Corporation
(Name of Correspondent)

By: Anita O'Neal
Anita O'Neal

Title Vice President

Attest: Brad D. Crowe (Seal)
State of Alabama
County of Jefferson

I, Anita L. Seidenfaden, Notary Public for said County and
State, certify that Anita O'Neal personally came
before me this 27th day of April and acknowledged that he/she is
Vice President of Hamilton Mortgage Corporation,
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 Vice President, sealed with its corporate seal, and
attested by himself/herself as its Vice President.

Witness my hand and official seal, this the 27th day of
April, 19 95.

(Seal)

My Commission expires: 3/23/96

Anita L. Seidenfaden
Notary Public
05/08/1995-11925
10:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50