

Chase Manhattan Mortgage Corporation
100 Ashford Center North, Suite 560
Atlanta, Georgia 30338-4865
Office: (404) 392-0573 Fax: (404) 392-0677
Toll Free: (800) 679-6972



CHASE

Inst # 1995-21058

LIMITED IRREVOCABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

The undersigned,

HERITAGE HOME MORTGAGE CORPORATION

a (corporation/partnership/sole proprietorship) with its principal offices at **TWO CHASE CORPORATE DR
STE 140, BIRMINGHAM, AL 35244**

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): **JOHNNY E. STANLEY**

Address of Property: **104 LIGHTHOUSE DRIVE**
City, State, Zip Code: **ALABASTER, AL 35007**
Loan Number: **030221706**

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 **19TH** day of **JULY, 1995**

WITNESS

ST749(11/94)

By:

Its:

VICE PRESIDENT

AFFIX CORPORATE SEAL

08/04/1995-21058
10:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 11.00

Corporation
STATE OF ALABAMA
COUNTY OF JEFFERSON

I, **MARY E. HARDIN**, a notary public in and for, and
residing in the County and State aforesaid, do hereby certify that on this **19TH** day of **JULY, 1995**,
before me, personally appeared **KATHY ARTHUR** of **HERITAGE HOME MORTGAGE CORP.**
who acknowledged himself to be **VICE PRESIDENT**, a corporation incorporated under the laws of the state of
, 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.

Mary E. Hardin
Notary Public **MARY E. HARDIN**

(SEAL)

WITNESS

NOTARY PUBLIC STATE OF ALABAMA
MY COMMISSION EXPIRES ON 07/01/98
BONDED THROUGH NOTARY PUBLIC

Partnerships
STATE 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

Individual
STATE 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

(SEAL)

ST749(11/94)

WITNESS
08/04/1995-21058
10:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 11.00