

LIMITED POWER OF ATTORNEY

(Heritage Home Mortgage Corporation)
(Branch Form)

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, Heritage Home 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 Judy Brooks or Connie Conti of Colonial Mortgage Company of the County of Montgomery, and State of Alabama its true and lawful attorney for and in its name and stead to:

Execute any and all documents for the purpose of assigning and transferring to Colonial Mortgage Company, or to any other assignee or entity a certain mortgage, deed of trust, security deed, security instrument, including, but not limited to, an assignment of mortgage, deed of trust, security deed, or security instrument, for the following loan transaction:

Borrower(s) Name(s): FRANK L. AND JACKI SHUGART
Address of Property: 152 LAKE TERRACE
City, State, Zip Code: ALABASTER, AL 35007
Loan Number: GW01974

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

IN WITNESS WHEREOF, the undersigned Correspondent has caused this instrument to be executed in its name by its duly authorized officer, this 6th day of November, 19 95.

Heritage Home Mortgage Corporation

By: JAMES R. ARTHUR

Title: PRESIDENT

(Corporate Seal)

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, KATHLEEN A. ARTHUR, a Notary Public in and for said County in said State, hereby certify that JAMES R. ARTHUR, whose name as PRESIDENT of Correspondent is signed to the foregoing conveyance, and who is known to me, acknowledges before me on this day, being informed of the contents of the conveyance, (s)he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation..

Given under my hand and seal of office this 6TH day of NOVEMBER, 19 95.

Kathleen A. Arthur
KATHLEEN A. ARTHUR

Notary Public

My Commission Expires

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Nov. 9, 1998.
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS.

Inst # 1995-33720

11/27/1995-33720
08:22 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50