

LIMITED POWER OF ATTORNEY

The undersigned, SPINKS FINANCIAL INC ("Seller"), a MORTGAGE BROKER with its principal place of business located in Birmingham, Alabama, hereby constitutes and appoints **CITICORP MORTGAGE, INC. ("CMI")**, a Delaware corporation, its true and lawful Attorney-In-Fact, and in its name, place and stead and for its use and benefits hereby authorizes the aforesaid Attorney-In-Fact by and through any officers or employees appointed either by the Board of Directors or Executive Committee of CMI to execute and acknowledge in writing or by facsimile stamp or otherwise all documents customarily and reasonably necessary and appropriate for the tasks described in items (i) through (iii) below relating to that certain mortgage loan (the "Loan") made by Seller to David William Kuntz and dated August 1, 1996. This Loan was sold by the undersigned to said Attorney-In-Fact and is comprised of a Mortgage, Deed of Trust, Deed to Secure Debt, Cooperative Apartment Security Agreement or other form of Security Instrument(s) (collectively the "Security Instrument(s)") and the Note(s) secured thereby.

- (i) The endorsement of the Note(s) to said Attorney-In-Fact,
- (ii) The Assignment of the Security Instrument(s) and/or Financing Statement(s) to said Attorney-In-Fact, and
- (iii) The preparation and, if necessary, execution of all other documents necessary to transfer the ownership of said Loan from the undersigned to said Attorney-In-Fact.

The undersigned gives to said Attorney-In-Fact full power and authority to do and perform all and every act and thing and whatsoever is necessary and proper to be done by authority hereof as fully, for all intents and purposes, as it, the undersigned, might or could do and hereby ratifying and confirming all that said Attorney-In-Fact shall lawfully do or cause to be done by authority hereof. Third parties without actual notice may rely upon the power granted to said Attorney-In-Fact under this Power of Attorney and may assume that, upon the exercise of such power, all conditions precedent to such exercise of power have been satisfied and this Power of Attorney has not been revoked unless an Instrument of Revocation has been recorded.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed by its President on this 1st day of August, 1996 at the undersigned's office in Alabama, United States of America.

Attest:

NAME: _____

TITLE: _____

State of Alabama)

)ss.

County of Shelby)

On this 1st day of August, 1996, before me, a Notary Public in and for said State, personally appeared Jason E. Spinks, known to me to be a President of the Seller and _____, known to me to be a _____ of the Seller, and also known to me to be the persons who executed said instrument on behalf of said Seller and acknowledged to me that Seller executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

8-29-98

Notary Public

(SEAL)

My Commission Expires:

08/26/1996-27878
01:06 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50