

LIMITED IRREVOCABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

The undersigned,

Spinks Financial Services, Inc., a (corporation/partnership/sole proprietorship) with its principal offices at 1560 Montgomery Highway Ste 208 Birmingham, Alabama 35216 County of Jefferson and State of Alabama ("Principal") does hereby make, constitute and appoint Citicorp Mortgage, Inc., hereinafter referred to as CMI, its true and lawful attorneys-in-fact:

<u>Officer/Employee</u>	<u>Title with CMI</u>
Richard L. Burr	Vice President
Dianne Pender	Assistant Vice President
Sheryl Burke	Assistant Vice President
Jessica Holzer	Senior Vice President

Execute, endorse, assign and deliver to CMI (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 interest, 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 evidencing by the Promissory Note ("Documents"), each in connection with the following loan transaction:

Borrower Name(s): Rickie M. and Judith J. Hargroder
Address of Property: 2020 King Charles Place
City, State, Zip Code: Alabama, Alabama 35007
Loan Number: 6090026379

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 itself, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by virtue hereof.

Principal and CMI hereby acknowledge and agree that CMI has an interest in the subject matter of the power granted herein, and immediately upon and concurrently with the closing of the loan. CMI 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 CMI 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 24th day of September 1996

WITNESS

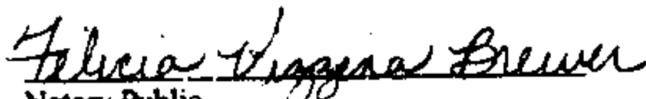
By: 
Its: Jason E. Spinks President
AFFIX CORPORATE SEAL

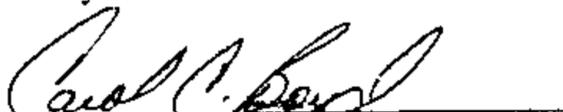
Corporation

STATE OF Alabama
COUNTY OF Jefferson

I, Felicia Vizzina Brewer a notary public in and for, and residing in the County and State aforesaid, do hereby certify that on this 24 day of Sept., 1996, before me, personally appeared JASON E. SPINKS, who acknowledged himself to be JASON E. SPINKS of Spinks Financial Services a corporation incorporated under the laws of the state of Alabama, being authorized so to do, executed the foregoing instrument for the purposes herein contained, by signing the name of the corporation by himself as President.

In witness whereof I hereunto set my hand and official seal.


Notary Public


WITNESS

(SEAL)

Inst # 1996-32396

10/01/1996-32396
11:43 AM CERTIFIED
JUDGE OF PROBATE
SHELBY COUNTY ALABAMA
8-50
NOT.