

POWER OF ATTORNEY RATIFICATION

DATE 10/29/96

I hereby ratify and approve the actions of my Attorney-in-Fact under the attached Power of Attorney and confirm that the Attorney-in-Fact did have full and complete authority to act on my behalf and in the making of the Norwest Bank Colorado, N.A. Home Equity loan securing the property located at:

4120 Kinross Circle

Birmingham, AL 35242

This Power of Attorney shall continue to be effective if I become incapacitated or incompetent.

Signed Pamela C. Tate
BORROWER
Pamela C. Tate

State of Alabama
County of Shelby ss.

I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that Pamela C. Tate, personally known to me to be the same person whose name is subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that said person signed, sealed and delivered the said instrument as said person's free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 18 day of November, 1996

Jean R. Smith
Notary Public in and for said County and State

My commission expires:

MY COMMISSION EXPIRES JULY 12, 2000

AFFIX SEAL

Please mail original to
Norwest Direct
4455 Arrowswest Dr.
Colorado Springs, Co 80907
Attn: Lou Resha

Inst. # 1997-01092

01/10/1997-01092
02:13 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 8.50

Inst. # 1997-01092