

LOAN NO.: 12775  
BORROWER(S): James R. Eady II and Crystal A. Eady

Inst # 1997-22738

**LIMITED POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS, THAT I, Walter H. Laughlin  
OF Superior Mortgage Resources Corporation  
("COMPANY"), ACTING ON BEHALF OF THE COMPANY, HAVE MADE,  
CONSTITUTED, AND APPOINTED AND BY THESE PRESENTS DO MAKE, CONSTITUTE, AND APPOINT  
**CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION** ("ASSIGNEE") AS THE COMPANY'S TRUE  
AND LAWFUL AGENT AND ATTORNEY-IN-FACT, FOR THE COMPANY AND IN THE COMPANY'S  
NAME, PLACE, AND STEAD TO EXECUTE, ENDORSE, ACKNOWLEDGE, AND DELIVER SUCH  
DOCUMENTS AND TO TAKE WHATEVER ACTION AS SUCH ATTORNEY-IN-FACT MAY DEEM  
NECESSARY AND APPROPRIATE FOR THE PURPOSE OF NEGOTIATING, ASSIGNING, AND  
TRANSFERRING FROM THE COMPANY TO ASSIGNEE MORTGAGE NOTES, MORTGAGES, DEEDS OF  
TRUST, AND OTHER LIENS PERTAINING TO OR AFFECTING THE FOLLOWING DESCRIBED REAL  
PROPERTY LOCATED IN Shelby, COUNTY, Alabama.

**SEE "EXHIBIT A" ATTACHED HEREUNTO**

WHICH HAS THE ADDRESS OF 6008 Millcreek Drive Birmingham, AL 35242  
THE COMPANY HEREBY GIVES SUCH ATTORNEY-IN-FACT FULL POWER AND AUTHORITY TO DO  
AND PERFORM ALL AND EVERY ACT AND THING WHATEVER REQUISITE AND NECESSARY TO BE  
DONE IN CONNECTION WITH THE PURPOSE STATED HEREIN AS FULLY TO ALL INTENTS AND  
PURPOSES AS THE COMPANY MIGHT OR COULD DO, HEREBY RATIFYING AND CONFIRMING ON  
BEHALF OF THE COMPANY WHATEVER SUCH ATTORNEY-IN-FACT SHALL OR MAY DO BY VIRTUE  
HEREOF.

THIS LIMITED POWER OF ATTORNEY SHALL REMAIN IN EFFECT FOR THE PURPOSE STATED  
HEREIN UNTIL SPECIFICALLY REVOKED IN WRITING. IN THE EVENT THIS LIMITED POWER OF  
ATTORNEY IS FILED OR RECORDED, SUCH WRITTEN REVOCATION MUST BE SIMILARLY FILED OR  
RECORDED.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND THIS 8th DAY OF  
July, 1997, IN THE CAPACITY STATED HEREIN.

BY:

Walter H. Laughlin, President

Inst # 1997-22738

**CORPORATE ACKNOWLEDGMENT**

STATE OF Alabama  
COUNTY OF Jefferson

07/21/1997-22738  
10:15 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
8.50

I, Teresa S. McCullough, A NOTARY PUBLIC IN AND FOR SAID  
COUNTY IN SAID STATE, HEREBY CERTIFY THAT Walter H. Laughlin, WHOSE  
NAME AS President OF Superior Mortgage Resources Corporation  
IS SIGNED TO THE

FOREGOING CONVEYANCE AND WHO IS KNOWN TO ME, ACKNOWLEDGED BEFORE ME ON THIS  
DAY THAT, BEING INFORMED OF THE CONTENTS OF THE CONVEYANCE, (S)HE, AS SAID OFFICER  
AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF  
SAID ENTITY.

GIVEN UNDER MY HAND, THIS 8th DAY OF July, 1997

Teresa S. McCullough  
NOTARY PUBLIC  
Teresa S. McCullough  
(TYPED NAME)

MY COMMISSION EXPIRES: 7/21/97

RETURN TO: CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION  
600 THIRD AVENUE  
WEST POINT, GEORGIA 31833