

LOAN NO.: 12804
BORROWER(S): ROSS BUCKLEY

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT I, ROSS BUCKLEY, OF SCOTT MORTGAGE ("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 Alabama COUNTY, Jefferson SHELBY

SEE "EXHIBIT A" ATTACHED HEREUNTO

WHICH HAS THE ADDRESS OF 529 Nynlake Ct, Abbeville AL 36115 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 28 DAY OF July, 1997, IN THE CAPACITY STATED HEREIN.

BY: Dick Scott

CORPORATE ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Jefferson

I, Tara Holman, A NOTARY PUBLIC IN AND FOR SAID COUNTY IN SAID STATE, HEREBY CERTIFY THAT Dick Scott, WHOSE NAME AS president OF SCOTT MORTGAGE 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 30th DAY OF July,
Tara Holman
NOTARY PUBLIC
TARA H. HOLMAN
(TYPED NAME)

MY COMMISSION EXPIRES: Notary Public, Alabama, State At Large
My Commission Expires May 14, 2000

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

08/08/1997-25060
09:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
8:50
001 MCD

Inst # 1997-25060