

LOAN NO.:
BORROWER(S): Nabil A. Fino
Araceli Fino

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT I, Dick Scott
OF Scott Mortgage 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 Alabama COUNTY, Shelby.

SEE "EXHIBIT A" ATTACHED HEREUNTO

WHICH HAS THE ADDRESS OF 5207 Heatherhedge Ck Bham 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 29th DAY OF
September, 1997, IN THE CAPACITY STATED HEREIN.

BY: Dick Scott
President

CORPORATE ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Jefferson

I, Tara H. Holman, 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 29th DAY OF September, 1997.
Tara H. 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
10/27/1997-34778
10:03 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

CLAYTON T. SWEENEY, ATTORNEY AT LAW

Inst # 1997-34778

EXHIBIT "A"

Lot 32, according to the Survey of Forest Meadows, 1st Sector, as recorded in Map Book 19, Page 80, in the Probate Office of Shelby County, Alabama.

Inst # 1997-34778

10/27/1997-34778
10:03 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00