

Record Return to:
DOVENMUEHLE MORTGAGE, INC.
1501 WOODFIELD ROAD
SCHAUMBURG, IL 60173-4982
State of Alabama
County of Shelby

Limited Power of Attorney

11/14/1997-37228
10:37 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DO NOT REEL 8.50

1997-37228

AmSouth Bank, a corporation organized and existing under the laws of Alabama, as the successor to AmSouth Bank of Alabama, AmSouth Bank of Florida, AmSouth Bank of Georgia, and AmSouth Bank of Tennessee, having an office for the conduct of business at 2050 Parkway Office Circle, Hoover, Alabama, 35244, hereby constitutes and appoints Dovenmuehle Mortgage, Inc., a Delaware corporation, having an office at 1501 Woodfield Road, Schaumburg, Illinois, 60187, as its true and lawful attorney-in-fact, in its name, place, and stead, and for its use and benefit, for the following limited purposes with respect to mortgages, deeds of trust or deeds to secure debt owned or serviced by the undersigned and serviced or subserviced (as the case may be) for the undersigned by said attorney-in-fact, whether or not the undersigned is named therein as mortgagee or beneficiary by virtue of assignment of such mortgage, deed of trust or deed to secure debt:

1. Executing and acknowledging all documents with respect to said mortgage loans which are customarily and reasonably necessary and appropriate to effect the complete or partial release, as appropriate, of mortgages, deeds of trust or deeds to secure debt upon the total or partial payment and discharge of all sums secured thereby;
2. Commencing and completing judicial and non-judicial foreclosure proceedings, including conveying title to real estate owned by the undersigned as a result of foreclosure or the taking of a deed in lieu of foreclosure, filing foreclosure claims, and cancelling related Veterans Administration Guaranty Certificate; and
3. Executing and filing proofs of claim, reaffirmation agreements and other documents and pleadings in a bankruptcy proceeding involving any of said mortgage loans;

The undersigned hereby grants to said attorney-in-fact full power and authority to execute such instruments as if the undersigned were personally present, hereby ratifying and confirming all that said attorney-in-fact shall lawfully do or cause to be done by the authority hereof.

This limited power of attorney is effective as of the 1st day of October, 1997, and the same shall continue in full force and effect until revoked in writing by the undersigned or until the termination of the attorney-in-fact's duties as servicer or subservicer of mortgage loans on behalf of the undersigned.

Attest:


Leonora Robinson
Assistant Vice President

AmSouth Bank

By: 
Barbara Brown, Vice President

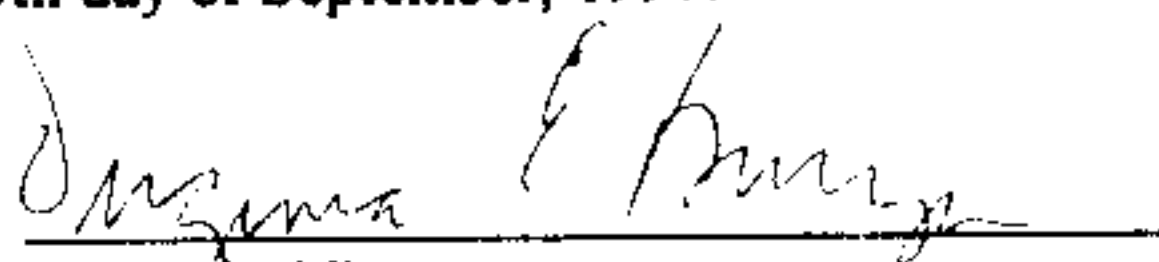
(SEAL)

State of Alabama
County of Shelby

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Barbara Brown, whose name as Vice President of AmSouth Bank, an Alabama corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, she as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 15th day of September, 1997.

This document prepared by:
Elizabeth Alfano
AmSouth Bank, Mortgage Division
P.O. Box 847, Birmingham, Al. 35201
(205) 326-4600


Notary Public
My Commission expires January 3, 2001

(SEAL)