

LOAN NO: 12482  
BORROWER(S): PENNY FLYNN PHILLIPS

Inst # 1997-37311

**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.  
Lot 10, according to the Survey of Brook Chase Estates, Phase I as recorded in Map Book 21 page 49 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. ~~SEE EXHIBIT ATTACHED HEREON TO~~ XXXX

WHICH HAS THE ADDRESS OF 149 BRANCH DRIVE, CHELSEA, AL 35043 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 12<sup>TH</sup> DAY OF NOVEMBER, 1997, IN THE CAPACITY STATED HEREIN

BY:


  
WALTER H. LAUGHLIN, PRESIDENT

**CORPORATE ACKNOWLEDGMENT**

STATE OF ALABAMA  
COUNTY OF JEFFERSON

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, INC. 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 12<sup>TH</sup> DAY OF NOVEMBER, 1997.

  
NOTARY PUBLIC  
TERESA S. MCCULLOUGH  
(TYPED NAME)

MY COMMISSION EXPIRES: 07-09-2001

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

Inst # 1997-37311

11/17/1997-37311  
09:07 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 NCD 8.50