

Loan No: 257-300-00818
Borrower: STEPHANIE IRELAND GUTHRIE, A SINGLE WOMAN

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, William R. Chancellor,
V.P., Real Estate, of ALABAMA TELCO CREDIT UNION
("Company"), acting on behalf of the Company, have made, constituted, and appointed and
by these presents do make, constitute, and appoint UNITED COMPANIES LENDING
CORPORATION ("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, AL:

SEE EXHIBIT 'A' (LEGAL DESCRIPTION) ATTACHED HERETO AND INCORPORATED HEREIN FOR
ALL PURPOSES.

which has the address of 726 CAHABE MANOR TRAIL, PELHAM, AL 35124. 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 16th day
of December, 19 97, the city stated herein.

ALABAMA TELCO CREDIT UNION

By: William R. Chancellor

William R. Chancellor, V.P., Real Estate

(Typed Name and Title)

(R&A)slidpos ucl

Inst # 1998-00552

01/08/1998-00552
10:56 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MEL 13.50

Inst # 1998-00552

CORPORATE ACKNOWLEDGMENT

State of Alabama
 County of Jefferson

I, the undersigned, a Notary Public in and for said county
 in said state, hereby certify that William R. Chancellor
 whose name as V.P., Real Estate of Alabama Telco Credit Union

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 10th day of December, 19 97

Witness:

Victoria C. Teal

Notary Public

Witness:

Victoria C. Teal

(Typed Name)

My commission expires: 7-18-99

Attest:

Seal

RETURN TO:
 JOHN HARTMAN
 2700 HIGHWAY 280 S., SUITE 360E
 BIRMINGHAM, AL 35223

Prepared by:
 DIONNE HAINS
 Robertson & Anschutz, P.C.
 2425 West Loop South, Suite 800
 Houston, Texas 77027-4207
 (713) 871-9600

EXHIBIT "A"

LEGAL DESCRIPTION:

Lot 69 and North 5 feet of Lot 68, according to the Survey of Cahaba Manor Townhomes First Addition, as recorded in Map Book 7, Page 57, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

SUBJECT TO: (1) Current taxes; (2) Right of Way granted to Alabama Power Company by instrument recorded in Deed Book 311, Page 689 and Deed Book 108, Page 379; (3) Rights of owners of property adjoining property in and to the joint or common rights in building situated on said lots, such rights include but are not limited to roof, foundation, party walls, walkway and entrance; (4) Easements and building line as shown on recorded map; (5) Rights and right of way to Pelham Sewer Fund for underground sanitary sewer lines, as recorded in Miscellaneous Book 25, Page 393 and Deed Book 312, Page 560; (6) Declaration of Covenants, Conditions, Restrictions and rights as recorded in Miscellaneous Book 25, Page 396.

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