AFTER RECORDING, PLEASE RETURN TO: COLONIAL MORTGAGE COMPANY ONE COMMERCE STREET 5TH FLOOR RECORDS MANAGEMENT MONTGOMERY, AL 36104

LIMITED POWER OF ATTORNEY
(Residential Mortgage Brokers, Inc.)
(Branch Form)

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, Residential Mortgage Brokers, Inc., (hereinafter referred to as the "Correspondent"), of the County of DEKALB, and State of Georgia, has made and appointed, and BY THESE PRESENTS does make, constitute and appoint Thomas Mayo, Sue Messick, Deborah Ford, Charles Bradshaw of Colonial Mortgage Company of the County of Fulton, and State of Georgia its true and lawful attorney for and in its name and stead to:

Execute any and all documents for the purpose of assigning and transferring to Colonial Mortgage Company, or to any other assignee or entity a certain mortgage, deed of trust, security deed, security instrument and note, including, but not limited to, an assignment of mortgage, deed of trust, security deed, or security instrument, note endorsement and note allonge for the following loan transaction:

Borrower(s) Name(s): HIGGS, STEVEN L. & MICHELE H. Address of Property: 5238 HEATHERHEDGE CIRCLE City, State, Zip Code: BIRMINGHAM, AL. 35242

Loan Number:

giving and granting unto its said attorney full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about the premises, as fully to all intents and purposes, as Correspondent might or could do if personally present at the doing thereof, with full power of substitution and revocation, hereby ratifying and confirming all that its said attorney shall lawfully do or cause to be done by virtue hereof.

	signed Correspondent has caused this instrument to be execute 8 day of JANUARY 1998
its name by its duly authorized officer, this	Residential Mortgage Brokers, Inc.
Unofficial Witness	By. Thorosa M. Lolary
Notary Public	Title: President
My Commission Expires:	By: CEO
Notary Public, Fullon County, George	(Corporate Seal)

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My Commission Expires July 8, 2001

O1/22/1998-02302 10:36 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 00: NEL 8.50

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C Name