

RECORD ORIGINAL AND
PLEASE RETURN A COPY WITH THE ORIGINAL CLOSING PACKAGE TO:
COLONIAL MORTGAGE COMPANY
ON COMMERCE STREET
5TH FLOOR RECORDS MANAGEMENT
MONTGOMERY, AL 36104

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, Southern Capital Resources, Inc., (hereinafter referred to as the "Correspondent"), of the County of Jefferson, and the State of Alabama, has made and appointed, and BY THESE PRESENTS does make, constitute and appoint Carol Hickman, Cathy Tallant, Lynn Sneller, Shelly Borroughs, SANDRA D. BROWN individually, of Colonial Mortgage Company of the County of Montgomery and State of Alabama 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) Names(s): WILLIAM LEE CATO AND VICTORIA THOMASTON CATO
Address of Property: 5027 STRATFORD ROAD
City, State, Zip code: BIRMINGHAM, AL 35242
Loan Number: AW10870

giving and granting unto its said attorney full power and authority to do and perform all and every act and this whatsoever, requisite and necessary to be done in and about the premises, as full 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 thereof.

IN WITNESS WHEREOF, the undersigned correspondent has caused this instrument to be executed in its name by its name by its duly authorized officer, this 25 day of FEBRUARY, 19 98.

By: [Signature]
Title: President

(Corporate Seal)

State of: ALABAMA
County of: JEFFERSON

I, [Signature], a Notary Public in and for said County in said State, hereby certify that Steve Hines, whose known as president of Correspondent is signed to the foregoing conveyance, and who is known to me, acknowledges before me on this day, being informed of the contents of the conveyance, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office this 25 day of FEBRUARY, 19 98

[Signature]
Notary Public
My Commission Expires: 12/9/00

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.
MY COMMISSION EXPIRES: Dec. 9, 2000.
SHOULD BE MAILED TO PUBLIC EMPLOYERS

03/05/1998
11:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1998-07645