

LOAN NO: 14045
BORROWER(S): THOMAS C. WAUDBY
NATALIE N. WAUDBY

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, AL.

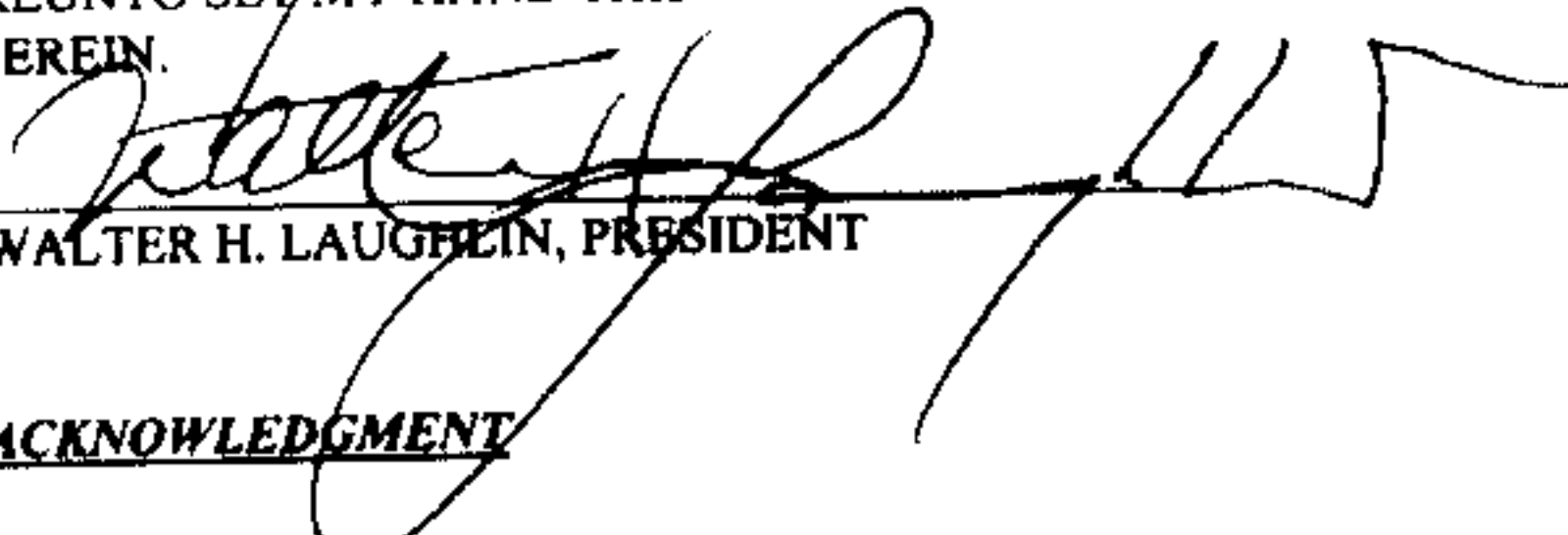
SEE "EXHIBIT A" ATTACHED HEREUNTO

WHICH HAS THE ADDRESS OF 1000 KEITH COVE BIRMINGHAM, AL 35242 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 4TH DAY OF MARCH, 1998, IN THE CAPACITY STATED HEREIN.

BY:

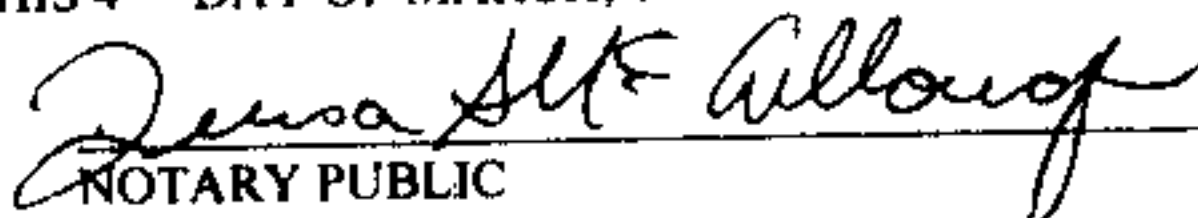

WALTER H. LAUGHLIN, PRESIDENT

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 4TH DAY OF MARCH, 1998.


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

03/30/1998-11064
10:36 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 11.00

Inst # 1998-11064

EXHIBIT "A"

Lot 48, according to the Survey of Oak Meadows, 2nd Sector as recorded in Map Book 22, Page 79 in the Probate Office of Shelby County, Alabama.

Inst # 1998-11064

03/30/1998-11064
10:36 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NEL 11.00