

LOAN NO.:
BORROWER(S):

14069
Kraush Kristjansson

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT I, DICK SCOTT
PRESIDENT, OF SCOTT MORTGAGE CORP.
("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 JEFFERSON, COUNTY, ALABAMA.

SEE "EXHIBIT A" ATTACHED HEREUNTO

WHICH HAS THE ADDRESS OF 1604 Diplomat Cir Helena AL 35080
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 23 DAY OF
March, 1998, IN THE CAPACITY STATED HEREIN.

BY: Dick Scott

CORPORATE ACKNOWLEDGMENT

STATE OF JEFFERSON
COUNTY OF ALABAMA

I, Debra Olive, A NOTARY PUBLIC IN AND FOR SAID
COUNTY IN SAID STATE, HEREBY CERTIFY THAT Dick Scott, WHOSE
NAME AS President OF SCOTT MORTGAGE CORP
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 23 DAY OF March
Debra Olive
NOTARY PUBLIC
Debra Olive
(TYPED NAME)

MY COMMISSION EXPIRES DECEMBER 17, 2001

MY COMMISSION EXPIRES: _____

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

Inst # 1998-12638

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04/09/1998-12638
08:08 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50