

POWER OF ATTORNEY

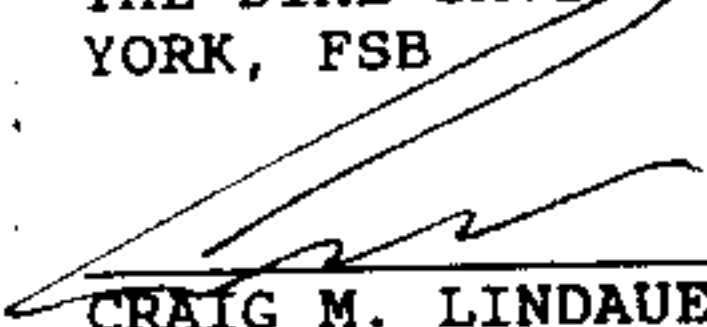
STATE OF ALABAMA
COUNTY SHELBY

KNOW ALL MEN BY THESE PRESENTS: THAT THE DEBT SECURED BY A MORTGAGE EXECUTED BY CLARK A ROWLAND AND WIFE JENNIFER L ROWLAN TO SUPERIOR MORTGAGE RECOURCES CORPORATION RECORDED IN MORTGAGE BOOK NO. PAGE , IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, HAS BEEN FULLY PAID AND SAID DEBT IS ENTITLED TO BE SATISFIED.

1997-26074
NOW THEREFORE, I, THE SAID THE DIME SAVINGS BANK OF N.Y., FSB HAVE CONSTITUTED AND APPOINTED, AND BY THESE PRESENTS DO HEREBY CONSTITUTE AND APPOINT, JUDGE OF PROBATE, OTHA LEE BIGGS OF SHELBY COUNTY, ALABAMA, MY TRUE AND LAWFUL ATTORNEY FOR ME AND IN MY NAME TO ENTER IN THE MARGIN OF THE RECORDS WHERE SAID MORTGAGE IS RECORDED, FULL SATISFACTION THEREOF, HEREBY RATIFYING AND CONFIRMING ANY AND ALL ACTS OF MY SAID ATTORNEY-IN-FACT IN AND ABOUT SAID PREMISES.

IN WITNESS WHEREOF, I HEREUNTO SET MY HAND AND SEAL THIS DAY, March 9, 1998.

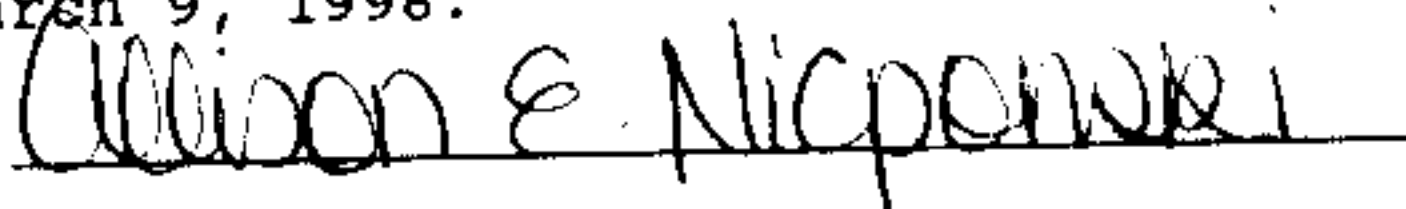
THE DIME SAVINGS BANK OF NEW
YORK, FSB


CRAIG M. LINDAUER
VICE PRESIDENT

STATE OF NEW YORK,
COUNTY OF ORLEANS

I, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, HEREBY CERTIFY THAT CRAIG M LINDAUER, VICE PRESIDENT, WHOSE NAME IS SIGNED THE FOREGOING INSTRUMENT, POWER OF ATTORNEY, AND WHO IS KNOWN TO ME ACKNOWLEDGED BEFORE ME ON THIS DAY THAT BEING INFORMED OF THE CONTENTS OF THE SAID POWER OF ATTORNEY, HE EXECUTED THE SAME VOLUNTARILY ON THE DAY THE SAME BEARS DATE.

GIVEN UNDER MY HAND TODAY, March 9, 1998.



MY COMMISSION EXPIRES:

THIS INSTRUMENT WAS PREPARED BY: SHEREE MOORS
THE DIME SAVINGS BANK OF NEW YORK
231 EAST AVENUE, SUITE 200
ALBION, NY 14411

ALLISON E. NICPONSKI
Notary Public, State of New York
No. 01N15046025
Qualified in Orleans County
Commission Expires June 26 1999

Inst # 1998-13683

04/16/1998-13683
12:40 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MED 8.50

Inst # 1998-13683