

Mortgagor Rowland PIF 02/06/98 Loan # 6502082

Inst # 1998-17376

Power of Attorney

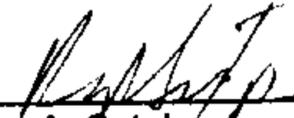
State of Alabama
Shelby County

Know all men by these presents: that the debt secured by a Mortgage executed by Clark A. Rowland and wife, Jennifer L. Rowland to Dime Mortgage, Inc. recorded in mortgage book no. n/a page n/a, in the Office of the Judge of Probate of 1997-36291 County, Alabama, has been fully paid and said debt is entitled to be satisfied.

Now therefore, I, the said Dime Mortgage, Inc. have constituted and appointed, and by these presents do hereby constitute and appoint, Judge of Probate, _____ 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, April 6, 1998.

Dime Mortgage, Inc.



Roger A. Sutphen
Vice President

State of New York,
County of Orleans

I, a Notary Public in and for said County and State, hereby certify that Roger A. Sutphen, 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, April 6, 1998



Sandra L. Daniels

SANDRA L. DANIELS
Notary Public, State of New York
No. 01DA5085399
Qualified in Orleans County
Commission Expires November 17 1999

This instrument was prepared by:

Record & return to:
Clark & Jennifer Rowland
5036 Meadow Brook Road
Birmingham, AL 35242

Inst # 1998-17376

05/12/1998-17376
11:40 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50